

CUMULATIVE INDEX

for

RISK MANAGEMENT

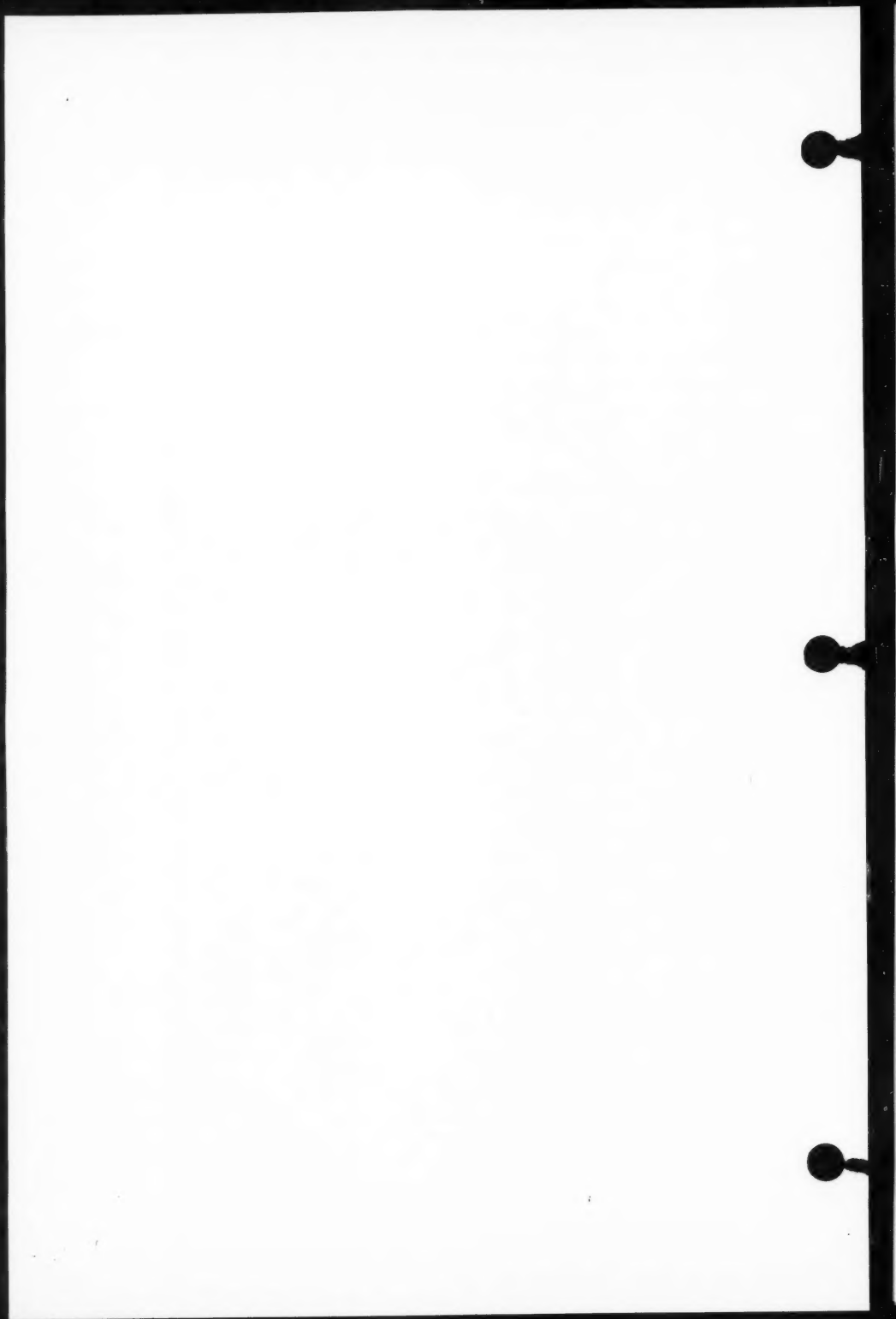
formerly The National Insurance Buyer

1954 through 1971

Prepared under the directions of

Tom C. Allen

Richard M. Duvall



PREFACE

This cumulative index has been prepared under the auspices of the Publication Board of the American Society of Insurance Management, Inc. It includes all issues of *The National Insurance Buyer* and its successor, *Risk Management*, since 1954. The authors would like to thank the following people for their contribution to this task. Mr. Frank Kocur and Miss Jennifer Weir did the majority of the work in gathering the material for this index. Also the authors owe a debt of gratitude to Miss Janice Scott for typing and retyping this index.

The authors would like to apologize in advance for any errors or omissions contained within the index and would greatly appreciate it if those finding such errors would notify the authors.

The authors would also like to thank Frank Hornby, Chairman of the Publication Board for not only his help and encouragement during the preparation of this index but also for allowing the authors to examine the material contained in the first few years of the publication of *The National Insurance Buyer*. To the authors' knowledge there are only four complete sets of *Risk Management* and its predecessor, *The National Insurance Buyer*. Anyone wishing a copy of a specific back article contained within the index should send their request to Miss Rita Epstein, Editor, *Risk Management*, 500 Fifth Avenue, New York, New York 10036.

The authors are also deeply indebted to the Risk Management Research Foundation for financial support in the preparation of this index.

Tom C. Allen
Associate Professor of Finance
University of Tennessee

Richard M. Duvall
Professor of Finance
University of Tennessee

Knoxville, Tennessee
September, 1971

DESCRIPTION OF THE INDEX

The cumulative index is divided into two major sections—an author index and an article index. The index includes all articles of both *The National Insurance Buyer* and *Risk Management* from March 1954 to October 1971. In the beginning, *The National Insurance Buyer* was published on a quarterly basis. As the membership of the American Society of Insurance Management, Inc., increased, or as it was known in the beginning the National Insurance Buyer Association, Inc., the number of issues was expanded from four to six to eight to finally ten issues per year. During 1969, the name of the magazine was changed from *The National Insurance Buyer* to simply *Risk Management*.

Subject Index

The subject index is divided into seven general subject areas which include: risk management, loss prevention, claims and claims control, insurance, employee benefits, education, and miscellaneous subjects. Each subject area is further divided as necessary to facilitate location of topical material for research purposes. Some articles have been classified under more than one subject; however, no more than three categories were used for one article. A brief synopsis of the material contained in each article is included for the reader's information since article titles rarely identify the scope of the paper.

Author Index

An alphabetized listing of the authors of all feature articles is included in the index. Multiple writings of a given author are listed chronologically with the title and reference.

TABLE OF CONTENTS

	Page
Author Index	1
Subject Index	25
Subject Index Topical Headings:	
Claims and Claims Control	26
Education	28
Employee Benefits	
General	29
Group Insurance	32
Pension—Profit-Sharing Plans	34
Salary Continuance	36
Taxation	37
Insurance	
Aircraft Insurance	38
Automobile	39
Boiler and Machinery	40
Business Interruption	41
Credit Insurance	42
Crime Insurance	43
Foreign and International Insurance	44
General	47
General Liability Insurance	50
Hold Harmless Agreement	54
Inland Marine Insurance	55
Insurance and Finance	56
Insurance and the Future	57
Insurance and Inflation	58
Insurance Regulation	59
Marine Insurance	61
Mass Merchandising	62
No Fault Auto	63
Products Liability	64
Property Insurance	66
Rate Making	69
Reinsurance	70
Retrospective Rating	71
Social Conditions and Insurance	72
Strike Insurance	73
Surveys	74
Taxation	75
Terminology	76
Umbrella and Excess Insurance	77
Workmen's Compensation	78
Wrap-Up Insurance	80
Loss Presentation	81

	Page
Miscellaneous Subjects	84
Risk Management	
Captive Insurance Companies	85
Chronological Stabilization	86
Company Studies	87
Data Processing	88
Deductibles	89
Directors and Officers' Coverage	90
Future Trends	91
General	92
Insurance Broker	98
Legislative Effects	99
Mergers and Acquisitions	100
Retention and Self Insurance	101
Techniques	102
Theoretical Approaches	101

RISK MANAGEMENT

AUTHOR INDEX

ABOUZEID, GEORGE A.

"Third Country Nationals," v. 18, n. 3, March 1971, p. 18.

ADAM, JOHN, JR.

"The Solution," v. 16, n. 2, March-April 1969, p. 33.

"Guidelines for Tomorrow," v. 15, n. 3, May 1968, p. 36.

ALCORN, SAMUEL

"Personal Injury Trends," v. 11, n. 5, September 1964, p. 10.

ALDERMAN, CLIFFORD L.

"Getting the Most Out of Marine Insurance," v. 2, n. 1, March 1955, p. 4.

ALDRICH, WILLIAM C.

"Inter-State Rating," v. 13, n. 1, January 1966, p. 14.

ALEXANDER, FRANCIS F.

"Perfect Transportation," v. 11, n. 4, July 1964, p. 10.

ALGER, R. V.

"The New Workmen's Compensation and Employer's Liability Policy," v. 1, n. 1, March 1954, p. 6.

ALLEN, TOM C.

With Richard M. Duvall. "An Overview of the Risk Management Function," v. 17, n. 8, October 1970, p. 13.

With Richard M. Duvall. "Capital Budgeting, Risk, and the Decision Format for Selecting an Optimum Deductible Level," v. 17, n. 7, August-September 1970, p. 15.

With Richard M. Duvall. "An Approach to the Selection of the Optimum Deductible by the Firm," v. 17, n. 5, May 1970, p. 15.

With Richard M. Duvall. "The Treatment of Manageable Risks," v. 17, n. 3, March 1970, p. 22.

With Richard M. Duvall. "The Measurement and Classification of Risk," v. 17, n. 2, February 1970, p. 18.

"A Panorama of the Risk Management Process," v. 16, n. 6, November-December 1969, p. 18.

ALTSTAETTER, EDWARD W.

"An Industry at the Point of No Return," v. 16, n. 5, September-October 1969, p. 42.

"Total Programming Concept of Risk Management," v. 8, n. 6, November 1961, p. 8.

ALVORD, MORGAN H.

"Pension Planning and Developments," v. 6, n. 4, July 1959, p. 10.

ANDREWS, HAYWARD

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 8.

ANGELL, G. H.

"Data Processing Insurance," v. 9, n. 3, May 1962, p. 8.

AUSTIN, C. HENRY

"Risk Administration," v. 6, n. 6, November 1959, p. 12.

"The Integrated Insurance Department," v. 5, n. 5, September 1958, p. 8.

"The American Consumer Views Insurance," v. 4, n. 4, July 1957, p. 10.

"The Insurance Manager's Job," v. 3, n. 6, November 1956, p. 20.

"Rates, Retentions, and Reserves," v. 1, n. 2, June 1954, p. 12.

AUTHOR INDEX

BABCOCK, CHESTER I.

"Lessons of Large Loss Fires of 1953," v. 1, n. 3, September 1954, p. 7.

BAILE, HAROLD S.

"The Changing Concept of Your Legal Liability," v. 2, n. 2, June 1955, p. 8.

BAIRD, NATHANIEL T.

"Emerging Themes Guiding the Development of New Benefit Concepts," v. 18, n. 2, February 1971, p. 21.

BARINGER, JOHN L.

"Chemical Industry Insurance," v. 16, n. 1, January-February 1969, p. 36.

BARLOW, DOUGLAS

"Risk Management and Insurance Operations," v. 17, n. 10, December 1970, p. 21.

"Should ASIM Change Its Name?," v. 17, n. 6, June-July 1970, p. 8.

"Risk Management—Function and Policy," v. 9, n. 5, September 1962, p. 6.

"The Skyport Knock-for-Knock Agreement," v. 9, n. 1, January 1962, p. 12.

BARRIE, SIR WALTER

"Lloyd's of London," v. 7, n. 6, November 1960, p. 10.

BASS, R. S.

"Insurance as Respects Its Importance to Credit," v. 1, n. 3, September 1954, p. 18.

BEANLAND, WILLIAM C.

"What Can the Umbrella Do for Me?," v. 10, n. 2, March 1963, p. 6.

BEATTY, ROBERT M.

"Business Interruption Loss Adjustments," v. 3, n. 3, May 1956, p. 8.

BECK, A. B.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 14.

BECK, WILLIAM M.

"The Hold Harmless Agreement—Its Historical Development," v. 11, n. 2, March 1964, p. 4.

BECKER, RALPH E.

With Herbert S. Denenberg. "The Future of Group Property and Liability Insurance," v. 15, n. 5, September 1968, p. 4.

BECKMAN, J. STEPHEN

With H. E. Rathbun. "Mergers and Acquisitions," v. 16, n. 1, January-February 1969, p. 48.

BENEDICT, LLOYD

"What's Ahead for the International Insurance Manager," v. 10, n. 4, July 1963, p. 3.

"Export Credit and Foreign Operations Insurance," v. 8, n. 1, January 1961, p. 14.

BENJAMIN, A. L.

"The Risk Manager in Management," v. 9, n. 2, March 1962, p. 16.

BENSON, JOHN

With W. Howard Clem. "Insurance Management Problems in the Gulf Coast," v. 3, n. 5, September 1956, p. 7.

BERGES, MARSHALL

"Business and the New Left," v. 17, n. 4, April 1970, p. 11.

BERKELEY, MARVIN H.

"Employee Benefits," v. 13, n. 5, May 1966, p. 3.

AUTHOR INDEX

BERQUIST, EDWIN T.

With James Cristy, Casimir Z. Greenley, and Joe T. Parrett. "What ASIM Members Say about Pinpointing the Responsibility for Risk Management," v. 3, n. 1, January 1956, p. 10.

BERRY, DONALD W.

"The Buyer, the Producer, the Insurer," v. 14, n. 1, January 1967, p. 4.

BERRY, RALPH L.

"The Appraisal in the Loss Adjustment," v. 3, n. 1, January 1956, p. 23.

BICKELHAUPT, DAVID L.

"Self-Retention of Risk," v. 13, n. 5, September 1966, p. 3.

BICKLEY, JOHN S.

"Trends and Problems—In the Insurance Business," v. 2, n. 3, September 1955, p. 8.

"Risk Management and the University," v. 1, n. 4, December 1954, p. 23.

BINDI, EDWARD R.

"Difference in Condition," v. 13, n. 1, January 1966, p. 6.

BLACK, KENNETH JR.

"Risk Management Curriculum," v. 5, n. 3, May 1958, p. 6.

"The American Society of Insurance Management and Insurance Education," v. 4, n. 5, September 1957, p. 12.

BLACK, S. BRUCE

"You and the Future," v. 7, n. 2, March 1960, p. 8.

BLADES, JOHN H.

"The Impact of World Events on the London Insurance Market," v. 15, n. 5, September 1968, p. 3.

"Excess Insurance Market Trends and the New Comprehensive General Liability Policy," v. 14, n. 2, March 1967, p. 8.

BLANCHARD, RALPH H.

"Insurance Terminology," v. 11, n. 1, January 1964, p. 12.

"Risk as a Special Subject of Study," v. 6, n. 5, September 1959, p. 12.

"Words, Words, Words," v. 6, n. 2, March 1959, p. 10.

"Risk Management," v. 2, n. 1, March 1955, p. 21.

BLAND, RICHARD W.

"Group Auto Insurance," v. 15, n. 3, May 1968, p. 10.

"An Insured Examines the Liability Contract," v. 15, n. 2, March 1968, p. 3.

"The New Comprehensive Liability Policy," v. 14, n. 1, January 1967, p. 3.

BLOMQUIST, RICHARD N.

"Self-Insuring Employee Benefit Programs," v. 11, n. 6, November 1964, p. 3.

BOBBITT, H. RANDOLPH, JR.

"Risk Management—A Problem of Evolution or Semantics," v. 11, n. 2, March 1964, p. 16.

BONAR, LOUIS A.

"Lack of Capacity, Deductibles, and Increased Premiums," v. 16, n. 1, January-February 1969, p. 44.

BORKOW, A. E.

"Is Self-Insurance for Workmen's Compensation the Most Economical Method?," v. 8, n. 6, November 1961, p. 33.

BRAKEBILL, H. C.

"Anatomy of a Claim," v. 15, n. 2, March 1968, p. 68.

BRANDER, IRA S.

"The Broker Looks at the Future Needs of the Corporate Insurance Buyer," v. 11, n. 1, January 1964, p. 6.

AUTHOR INDEX

BRAY, JOHN F.

"Taxes on Insurance and Insurance Legislation in Canada," v. 9, n. 1, January 1962, p. 14.

BRERETON, PHILIP R.

With Daniel C. Peterson. "Safety Management for the Risk Manager," v. 18, n. 2, February 1971, p. 31.

"Risk Management and Safety Are Partners," v. 16, n. 5, September-October 1969, p. 37.

BRIGHTMAN, WILLIAM T., JR.

"The Development of a Sound Insurance Programme," v. 7, n. 5, September 1960, p. 12.

"Review and Preview," v. 2, n. 3, September 1955, p. 3.

BRITT, P. E.

"Continuing Group Hospital Benefits for Retired Employees," v. 1, n. 4, December 1954, p. 7.

BROMWICH, G. R. E.

"Pollution and Insurance," v. 18, n. 4, April 1971, p. 14.

BROWN, A. WORLEY

"Workmen's Compensation—The State's Viewpoint," v. 10, n. 3, May 1963, p. 6.

BROWNLOW, JAMES S., JR.

"Certificates of Insurance," v. 9, n. 4, July 1962, p. 12.

BRYANT, HARRY L.

"Conservation of Property," v. 15, n. 5, November 1968, p. 8.

BUFFINTON, PHILIP G.

"Earthquake Insurance in the United States," v. 7, n. 5, September 1960, p. 10.

BULLER, KENNETH D.

"Insurance Programs for Franchise Retailers—The Insurance Manager's Role," v. 16, n. 3, June 1969, p. 29.

BURKE, PETER A.

"The Corporate Insurance Manager—His Vital Role in Today's National Economy," v. 2, n. 1, March 1955, p. 14.

BURROWS, EDWARD E.

With James B. Germain. "Insured Pension Plans—Common Stocks—Cash Flow Problems," v. 15, n. 6, November 1968, p. 10.

"Pension Plan Costs," v. 14, n. 5, September 1967, p. 4.

BURROWS, GEORGE S.

"Insurance Surveys . . . What They Should Accomplish," v. 4, n. 3, May 1957, p. 16.

CALDWELL, B. J.

"Health Insurance—Hospital and Medical Costs—From the Hospital's Viewpoint," v. 4, n. 1, January 1957, p. 10.

CALVERT, GEOFFREY N.

"Recent Trends in the Employee Benefit Field," v. 19, n. 3, May 1962, p. 12.

"Pension Plan or Profit Sharing Plan?," v. 8, n. 5, September 1961, p. 8.

CAMPBELL, SCOTT

"Self-Insuring Employee Benefit Programs," v. 11, n. 6, November 1964, p. 4.

CAREY, THOMAS

"Excess Coverage—The World Over," v. 14, n. 1, January 1967, p. 6.

CARNIGLIA, R. C.

"Underwriting the Commercial Risk," v. 10, n. 1, January 1963, p. 12.

AUTHOR INDEX

- CARSEY, L. S.**
"Hold Harmless Agreements," v. 10, n. 5, September 1963, p. 8.
- CASHEN, ANTHONY B.**
"In Defense of Private Pension Plans," v. 18, n. 6, June-July 1971, p. 28.
- CERVIN, K. N.**
"The Insurance Function and Its Audit," v. 3, n. 3, May 1956, p. 6.
- CHAPMAN, ROBERT B.**
"Let Your Talents Shine," v. 18, n. 5, May 1971, p. 14.
- CHAVENNES, A. L.**
"Deductible Fire Insurance," v. 6, n. 3, May 1959, p. 14.
- CHITTENDON, H. C.**
"Third Party Liability," v. 5, n. 3, May 1958, p. 14.
- CHRISTGAU, VICTOR**
"Workmen's Compensation—The Federal Viewpoint," v. 10, n. 3, May 1963, p. 10.
- CLARK, ERNEST L.**
"Check . . . Your Corporate Insurance Program," v. 9, n. 4, July 1962, p. 10.
"Insurance of Foreign Operations by American Corporations," v. 8, n. 4, July 1961, p. 12.
"Insurance at the Crossroads," v. 5, n. 2, March 1958, p. 26.
- CLARKE, CHARLES J.**
"Insurance Programs for Franchise Retailers—The Insurance Company's Role," v. 16, n. 3, June 1969, p. 32.
- CLEM, W. HOWARD**
"Reducing Insurance Costs," v. 5, n. 6, November 1958, p. 8.
With John Benson. "Insurance Management Problems in the Gulf Coast," v. 3, n. 5, September 1956, p. 7.
- CLINE, J. E.**
"Riot Insurance Considerations," v. 14, n. 6, November 1967, p. 8.
- CLOSE, GORDON**
"Construction Risks—General Area of Contractor's Liability," v. 8, n. 3, May 1961, p. 16.
- COLLIER, CALVIN J., JR.**
"The Income Tax Consequences of Insurance," v. 4, n. 1, January 1957, p. 6.
- COLLIER, LEONARD H.**
"Buying Insurance for Your Overseas Risks," v. 2, n. 4, December 1955, p. 4.
- CONERTON, FRANK A.**
"Present Corporate Thinking on Accident Insurance for Employees," v. 10, n. 3, May 1963, p. 32.
- CONNER, GEORGE A.**
"Yardstick of Dishonesty Exposure," v. 3, n. 6, November 1956, p. 14.
- COOKE, BEN D.**
"Will Today's Insurance Cover Tomorrow's Loss?," v. 4, n. 5, September 1957, p. 10.
- COOKSEY, DUANE C.**
"Insurance Programs for Franchise Retailers—The Parent Company's Role," v. 16, n. 3, June 1969, p. 28.
- COUGLAN, ROBERT E., JR.**
"Preparation of Cases on Appeal . . .," v. 5, n. 1, January 1958, p. 14.
- COX, CHARLES K.**
"Liability Insurance in the Era of the Consumer," v. 17, n. 4, April 1970, p. 23.

AUTHOR INDEX

CRIDDLE, A. HAWTHORNE

- "Risk Management Education," v. 14, n. 3, May 1967, p. 16.
- "Education and Risk Management—The Seller," v. 10, n. 3, May 1963, p. 24.
- "A Theory of Risk Discovery," v. 6, n. 1, January 1959, p. 8.

CRISTY, JAMES

- "Quantified Methodology Is the Key to Risk Management's Value," v. 17, n. 5, May 1970, p. 25.
- "Whither the Risk Manager," v. 15, n. 1, January 1968, p. 6.
- "Selling Insurance to Risk Managers," v. 13, n. 5, September 1966, p. 6.
- "A Consumer Comments on Health Insurance," v. 10, n. 6, November 1963, p. 10.
- "Education and Risk Management—The Buyer," v. 10, n. 3, May 1963, p. 22.
- "Deductible Insurance," v. 6, n. 6, November 1959, p. 6.
- With Casimir Greenley, Joe T. Parrett, and Edwin T. Berquist. "What ASIM Members Say About Pinpointing the Responsibility for Risk Management," v. 3, n. 1, January 1956, p. 10.

CRUMBAKER, CHARLES M.

- With Edmund L. Zalinski and Joseph J. Melone. "The Risk Manager," A Panel Discussion, v. 12, n. 6, November 1965, p. 14.

CULLEN, MARTIN J.

- "Some Secret Thoughts of a Catastrophe Liability Underwriter," v. 12, n. 5, September 1965, p. 12.

CUNNINGHAM, J.

- "Cargo Insurance and Carrier Liability," v. 11, n. 3, May 1964, p. 8.

CURIT, BARTON F.

- "Providing Greater Capacity and Adequate Markets," v. 15, n. 4, July 1968, p. 18.

CUSHMAN, W. F.

- "Can You Stand a Shock?," v. 4, n. 6, November 1957, p. 12.

DAENZER, BERNARD J.

- "A Seller's Market," v. 15, n. 6, November 1968, p. 18.
- "Why Not 'All-Risk'," v. 12, n. 1, January 1965, p. 8.

DAMON, E. DEAN

- "Products Liability," v. 14, n. 4, July 1967, p. 3.

D'ARCY, R. B.

- "Insuring Corporate Owned Aircraft," v. 17, n. 1, January 1970, p. 8.

DAYTON, W. DANIEL

- "Service for the Commercial Client," v. 8, n. 6, November 1961, p. 12.

DEEGAN, JOHN V.

- "Employee Benefit Cost Control," v. 15, n. 5, September 1968, p. 8.

DEGENER, ROBERT F.

- "Multiple Line Underwriting," v. 5, n. 4, July 1958, p. 14.

DEGNON, JOHN M.

- With John R. Taylor and W. R. White. "Mergers and Acquisitions," v. 16, n. 2, March-April 1969, p. 40.

DELANEY, J. J., JR.

- "The Preparation of a Major Property Loss Adjustment," v. 11, n. 1, January 1964, p. 8.

de la TORRE, HARRY G.

- "Insurance and the Motor Carrier," v. 8, n. 5, September 1961, p. 14.

DeMERITT, BROMELY

- "Planning a Boiler and Machinery Program for a Plant," v. 5, n. 2, March 1958, p. 10.

AUTHOR INDEX

DENENBERG, HERBERT S.

With Rodney F. Pyfer. "The Consumer Speaks on Mass Marketing: University of Pennsylvania's Group Property and Liability Program," v. 17, n. 10, December 1970, p. 17.

"The 'No-Remedy' Remedy for Automobile Injuries: The AIA Plan and Its Rockefeller Descendants," v. 17, n. 9, November 1970, p. 15.

With Ralph E. Becker. "The Future of Group Property and Liability Insurance," v. 15, n. 5, September 1968, p. 4.

DESIMONE, DR. LEON

"Health Insurance—Hospital and Medical Costs—From the Physician's Viewpoint," v. 4, n. 1, January 1957, p. 12.

DEWEY, ROBERT M.

"What Not to Buy in Business Interruption Insurance," v. 1, n. 4, December 1954, p. 18.

DeWOLF, GEORGE E.

"The NAII Dual Protection Plan," v. 18, n. 5, May 1971, p. 8.

"Will Private Insurance Satisfy the Customer?," v. 10, n. 6, November 1963, p. 6.

"The Rate Regulation Picture," v. 10, n. 1, January 1963, p. 6.

DILWORTH, EDWARD L.

"Manufacturers Output Policy," v. 3, n. 2, March 1956, p. 28.

DONAHUE, GEORGE J.

"Frauds and Losses," v. 11, n. 5, September 1964, p. 4.

DORTCH, H. WAYNE

"The Hold Harmless Agreement—Insuring the Risk Assumed," v. 11, n. 2, March 1964, p. 8.

DOW, ALLAN L.

"Liability Insurance—Products Liability," v. 10, n. 3, May 1963, p. 12.

DRAKE, RUSSELL A., JR.

"Group Insurance Benefits Condemned," v. 17, n. 7, August-September 1970, p. 9.

"Independent Service Companies," v. 17, n. 3, March 1970, p. 28.

"Independent Evaluation of the Risk Management Function," v. 17, n. 2, February 1970, p. 8.

"A Standard Form for Bid Evaluation," v. 16, n. 3, June 1969, p. 39.

"Products Liability," v. 14, n. 4, June 1967, p. 12.

"Insurance Requirements for Independent Contractors," v. 13, n. 2, March 1966, p. 10.

DUBAIN, MYRON

"Supplemental Property Insurance," v. 15, n. 1, January 1968, p. 3.

DUN, ALAN A.

"Industrial Medical Programs," v. 15, n. 5, September 1968, p. 6.

DUVALL, RICHARD M.

With Tom C. Allen. "An Overview of the Risk Management Function," v. 17, n. 8, October 1970, p. 13.

With Tom C. Allen. "Capital Budgeting, Risk, and the Decision Format for Selecting an Optimum Deductible Level," v. 17, n. 7, August-September 1970, p. 15.

With Tom C. Allen. "An Approach to the Selection of the Optimum Deductible by the Firm," v. 17, n. 5, May 1970, p. 15.

With Tom C. Allen. "The Treatment of Manageable Risks," v. 17, n. 3, March 1970, p. 22.

With Tom C. Allen. "The Measurement and Classification of Risk," v. 17, n. 2, February 1970, p. 18.

AUTHOR INDEX

EANNARINO, V. A.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 10.

EIMOLD, WALT

"New Horizons in Motivation and Benefits," v. 18, n. 6, June-July 1971, p. 16.

ELLIS, ALEXANDER, JR.

"The One-Package Approach," v. 12, n. 1, January 1965, p. 10.

ELSBY, C. H.

"A Products Claim Control Program," v. 14, n. 4, July 1967, p. 8.

EMBRY, LEON E.

"The Hold Harmless Agreement—Pricing Contractual Liability Insurance," v. 11, n. 2, March 1964, p. 10.

EPPERT, RAY E.

"The Critical Path to Success in Foreign Markets," v. 11, n. 3, May 1964, p. 4.

ERZINGER, HOWARD F.

"Use and Occupancy," v. 3, n. 2, March 1956, p. 8.

EUBANK, MAHLAN Z.

"Digest of Important Provisions of Model Draft of Workmen's Compensation Law," v. 3, n. 4, July 1956, p. 6.

EVEN, JOHN T.

"Corporate Insurance Administration," v. 12, n. 6, November 1965, p. 8.

"Zoning . . . How Does It Affect Your Insurance?," v. 8, n. 2, March 1961, p. 10.

EVERHARD, LLOYD R.

"Experience in Adjusting an Actual Business Interruption Loss," v. 1, n. 3, September 1954, p. 8.

EVERILL, H. G.

"The Insurance Department's Place in the Construction of an Industrial Plant," v. 2, n. 3, September 1955, p. 6.

FAUNCE, GEORGE

"Insurance Premium Financing," v. 12, n. 2, March 1965, p. 6.

FELSENTHAL, DAVID S.

"Appraisals—A Tool for Management," v. 11, n. 4, July 1964, p. 4.

FIELD, IRVING

"Development of Group Auto Insurance," v. 15, n. 2, May 1968, p. 4.

FINLAY, GEORGE H.

"Business Interruption Insurance," v. 9, n. 6, November 1962, p. 10.

"Use and Occupancy Insurance," v. 5, n. 2, March 1958, p. 12.

FLOREEN, DAVID A.

"Marine and Property Insurance in Mexico," v. 11, n. 1, January 1964, p. 14.

FLYNN, WALTER L.

"Crime Loss Prevention for Corporate Insurance Managers," v. 3, n. 4, July 1956, p. 10.

FOLK, JOHN W.

With John F. Robinson and Ray Heist. "Manpower Conservation," v. 13, n. 2, March 1966, p. 3.

FOLLEY, EDWARD P.

"Consequential Loss Exposure," v. 6, n. 2, March 1959, p. 6.

FOREST, JOSEPH H.

"Liability Insurance—Placement and Underwriting," v. 6, n. 6, November 1959, p. 10.

AUTHOR INDEX

FOSTER, VERNON G.

"The Privy Rule," v. 9, n. 1, January 1962, p. 10.

FOUCHE, GEORGE

"What Does the Buyer Expect of His Broker?," v. 1, n. 3, September 1954, p. 23.

FOULKE, STEWART B., JR.

"Fire Protection and Fire Prevention," v. 4, n. 5, September 1957, p. 8.

GAIR, HARRY A.

"The Excessive Verdict," v. 6, n. 5, September 1959, p. 10.

GALLAGHER, ROBERT G.

"Radioisotope Hazards Evaluation," v. 8, n. 4, July 1961, p. 10.

GALLAGHER, EDWARD P.

"Compensation for Injuries without Regard to Fault," v. 6, n. 1, January 1959, p. 10.

GALLAGHER, RUSSELL B.

"A Manager Is More than an Insurance Buyer," v. 3, n. 1, January 1956, p. 3.
"Room for Initiative," v. 1, n. 2, June 1954, p. 17.

GARLOCK, DONALD L.

"A View of Property Coverages," v. 14, n. 5, November 1967, p. 10.

GARRISON, M. RAYMOND, JR.

"Foreign Insurance—An Aspect for Management," v. 6, n. 5, September 1959, p. 8.

GARVEY, THOMAS A.

"Recent Changes in Liability Forms and the Effect on Coverage," v. 2, n. 4, December 1955, p. 8.

GELHAAR, C. E.

"Boiler and Machinery," v. 5, n. 1, January 1958, p. 10.

GELLMAN, HARVEY S.

"How the Computer Can Be Used to Rob You Blind," v. 18, n. 7, August-September 1971, p. 34.

GERBER, HONORABLE JOSEPH S.

"Rating Concepts of Today," v. 9, n. 4, July 1962, p. 6.

GERMAIN, JAMES B.

With Edward E. Burrows. "Insured Pension Plans—Common Stocks—Cash Flow Problems," v. 15, n. 5, November 1968, p. 10.

GHIARDI, JAMES D.

"No Rest for the Defense," v. 13, n. 3, May 1966, p. 8.

GILLESPIE, ROBERT S.

"Casualty Insurance for Major Risks," v. 11, n. 4, July 1964, p. 8.
"Liability Insurance in the 60's," v. 7, n. 3, May 1960, p. 8.

GILMORE, ROBERT N., JR.

"Federal versus State Regulation of Insurance," v. 6, n. 4, July 1959, p. 8.

GLASS, JOSEPH E.

"Fleet Evaluation and Control of Loss," v. 15, n. 2, March 1968, p. 16.

GLENDENING, FRANK S.

"Current Business Interruption Problems and Changes in Gross Earnings Manufacturing Form," v. 3, n. 4, July 1956, p. 8.

GOSHAY, ROBERT C.

"Higher Education, Risk Management, and False Promises," v. 18, n. 5, May 1971, p. 26.

AUTHOR INDEX

GOSLEE, GEORGE W.

"Corporate Insurance Objectives at Ford Motor Company," v. 4, n. 2, March 1957, p. 5.

GOULD, LAURENCE K.

"Liability Insurance—From the Broker's Viewpoint," v. 5, n. 2, March 1958, p. 16.

GOULETTE, F. A.

"The Incidence of Taxes upon Insurance," v. 5, n. 1, January 1958, p. 16.

GRAY, WILLIAM B.

"Insurance Markets Across the Border," v. 7, n. 3, May 1960, p. 6.

GREAVES, THOMAS G., JR.

"Crime Insurance—Lessons to be Learned," v. 16, n. 2, March-April 1969, p. 16.

"Payment and Performance Bonds for Private Construction," v. 12, n. 6, November 1965, p. 12.

GREENLEY, CASIMIR Z.

With Joe T. Parrett, Edwin T. Berquist, and James Cristy. "What ASIM Members Say about Pinpointing the Responsibility for Risk Management," v. 3, n. 1, January 1956, p. 10.

"Insurance, Self-Insurance, Non-Insurance," v. 1, n. 4, December 1954, p. 16.

GRIFFIN, GERARD O.

"New Spectrum in Loss Prevention," v. 10, n. 3, May 1963, p. 34.

GROVES, CHARLES H.

"The Legislative Duties of the Corporate Risk Manager," v. 14, n. 5, September 1967, p. 6.

"Proposed Attempts to Regulate Foreign Non-Admitted Insurers," v. 9, n. 3, May 1962, p. 6.

GSCHWIND, A. EDWARD

"Loopholes in Umbrella Liability Insurance," v. 11, n. 5, September 1964, p. 8.

HAIL, DOUGLAS L.

"Public Liability Insurance Coverage," v. 6, n. 4, July 1959, p. 6.

HAKER, JOHN M.

"Spread Loss for Self-Insurance," v. 17, n. 2, February 1970, p. 14.

HALL, CHARLES P., JR.

"Medical Care for the Aged and Employee Benefit Plans," v. 11, n. 4, July 1964, p. 6.

HALL, KENNETH C.

"Defense Contractor's Liability," v. 8, n. 3, May 1961, p. 8.

HALL, K. L.

"Northern Gas and Oil: Plans for Its Journey South," v. 17, n. 3, March 1970, p. 12.

HALVERSON, A. B.

"Health Insurance—From an Insurance Company's Viewpoint," v. 4, n. 1, January 1957, p. 8.

HAMMEL, HONORABLE PAUL A.

"Possible Dual Supervision and Regulation of the Insurance Industry," v. 5, n. 6, November 1958, p. 10.

HANAU, GORDON A.

"The Insurance Producers' Commission System and Its Adverse Affect on Cost and Communications," v. 15, n. 4, July 1968, p. 8.

HANSON, DOROTHY

"I Buy Insurance for Fibreboard Products," v. 2, n. 2, June 1955, p. 17.

AUTHOR INDEX

HANSON, STANWOOD L.

"Growing Costs of Workmen's Compensation," v. 3, n. 2, March 1956, p. 30.

HARER, W. BENSON, M.D.

"Medicare—Its Effect on Employee Benefit Programs," v. 13, n. 5, September 1966, p. 10.

HARLAN, WILLIAM E.

"Accident Costs," v. 13, n. 1, January 1966, p. 10.

HARVEY, ROBERT W.

"The Variable Annuity Principle," v. 4, n. 3, May 1957, p. 8.

HATZEL, RICHARD F.

"Directors and Officers' Liability Insurance," v. 12, n. 1, January 1965, p. 4.

HAWLEY, L. F.

"'Umbrella,' 'Kitchen Sink,' 'All Risk,'" v. 4, n. 2, March 1957, p. 12.

HAYES, RUFUS, D.

"Future Relations—NAIC-ASIM," v. 10, n. 2, March 1963, p. 4.

HAZELHURST, BLACKBURN H.

"Pension—Profit Sharing—Or?," v. 12, n. 5, September 1965, p. 8.

HEALY, T. J.

"Liability Insurance—Legal Aspects," v. 10, n. 3, May 1963, p. 16.

HEARD, MANNING W.

"Workmen's Compensation—The Public Viewpoint," v. 10, n. 3, May 1963, p. 8.

HEILMAN, H. RICHARD

"The Likely Future Uses of Property-Liability Insurance," v. 17, n. 8, October 1970, p. 9.

HEINRICH, G. T.

"The ABC's of Corporate Insurance Management," v. 3, n. 6, November 1956, p. 7.

HEIST, RAY

With John W. Folk and John F. Robinson. "Manpower Conservation," v. 13, n. 2, March 1966, p. 3.

HENDERSON, CURTIS R.

"Measuring and Selecting Investment Managers," v. 18, n. 4, April 1971, p. 20.

HENNING, DONALD W.

With A. Edward Thompson, Alfred J. Trimble, and Orion Spaid. "Products Liability," v. 16, n. 4, July-August 1969, p. 12.

"Products Liability," v. 14, n. 4, July 1967, p. 6.

"Auto Rental Company Insurance," v. 7, n. 5, September 1960, p. 8.

HEWITT, GRAVES D.

"The Great Relocation," v. 17, n. 9, November 1970, p. 21.

HILLIS, FRED L.

"Corporate Risk Management," v. 7, n. 2, March 1960, p. 12.

HINDENACH, LEE P.

"Employee Benefits," v. 13, n. 3, May 1966, p. 6.

HIRD, J. G.

"The Canadian Insurance Rating Scene," v. 9, n. 2, March 1962, p. 14.

HOBERG, ROBERT

"Insurance Programs for Franchise Retailers—The Broker's Role," v. 16, n. 3, June 1969, p. 36.

HOFFERTH, WALLACE B.

"A Risk Management Tool: The Comprehensive Insurance Audit," v. 17, n. 6, June-July 1970, p. 11.

AUTHOR INDEX

HOFFMAN, NORMAN

"Flexibility: The Key to Insuring Conglomerates," v. 17, n. 3, March 1970, p. 18.

HOLDEN, EDWARD C., JR.

"Marine Insurance," v. 3, n. 3, May 1956, p. 18.

HOLLADAY, DAVID H.

"Aircraft Accident Investigations," v. 10, n. 2, March 1963, p. 10.

HOLLINGSWORTH, WILLIAM H.

"Protection of Company Secrets," v. 14, n. 3, May 1967, p. 12.

HOLLOWAY, CARL E.

"What's Different about Difference of Conditions," v. 14, n. 3, May 1967, p. 6.

"Off-the-Rack or Custom-Made," v. 7, n. 3, May 1960, p. 12.

HOLMAN, N. D.

"Management's Consideration to Income Tax," v. 4, n. 6, November 1957, p. 8.

HOOD, PAUL F.

"Employee Benefits," v. 14, n. 6, November 1967, p. 14.

HOWELL, VIRGIL R.

"Contractual Liability and Hold Harmless Agreements," v. 3, n. 6, November 1956, p. 10.

HULCHER, BERNARD M.

"Capacity Woes: What Can the Buyer Do?," v. 17, n. 2, February 1970, p. 4.

HUSTEDT, W. J.

"The Evolving State of Employee Benefits," v. 17, n. 6, June-July 1970, p. 21.

HUSTON, KENNETH R.

"An Insurance Buyer's View of the Future," v. 15, n. 1, January 1968, p. 4.

JACKSON, M. GLEN

"The Risk Manager as an Administrator," v. 15, n. 1, January 1968, p. 8.

"Risk Management . . . A Two-Way Street," v. 11, n. 1, January 1964, p. 3.

"What Is Wrong with Group Insurance," v. 9, n. 6, November 1962, p. 6.

"Sold Down the River?," v. 8, n. 5, September 1961, p. 6.

JACOBSON, G. F.

"An Historical Sketch of Lloyd's," Part II, v. 2, n. 4, December 1955, p. 10.

"An Historical Sketch of Lloyd's," Part I, v. 2, n. 3, September 1955, p. 14.

JARMAN, R. BRIAN

"Lack of Good Judgment Insurance," v. 14, n. 2, March 1967, p. 6.

JASPAN, NORMAN

"Fraud in Business," v. 18, n. 3, March 1971, p. 24.

"The Climate of Fraud," v. 12, n. 2, March 1965, p. 3.

JENKINS, THOMAS N.

"The Accident-Prone Personality," v. 4, n. 2, March 1957, p. 6.

JOHNSON, CLARENCE G.

"Industrial Noise . . . What Does It Mean to You?," v. 9, n. 2, March 1962, p. 8.

JOHNSON, H. CLAY

"Insurance—The Challenges We Face," v. 14, n. 6, November 1967, p. 3.

JOHNSON, ROBERT L.

"Trusteed Pension Plans," v. 8, n. 1, January 1961, p. 8.

JONES, ERWIN C.

"Travel Insurance," v. 7, n. 4, July 1960, p. 6.

JONES, T. LAWRENCE

"Riot Losses—Challenge to Society and Insurance," v. 15, n. 4, July 1968, p. 14.

AUTHOR INDEX

JONES, WILLIAM J., III

"Money Management of Employee Benefits," v. 18, n. 7, August-September 1971, p. 24.

KAMEDA, SHIGEO

"How the Japanese Do It," v. 18, n. 3, March 1971, p. 8.

KELLOGG, CHESTER M.

"How Good Is Your Insurance Carrier?," v. 5, n. 1, January 1958, p. 8.

KELLY, AMBROSE B.

"Insurance and Inflation," v. 17, n. 1, January 1970, p. 32.

"Business Interruption Insurance," v. 16, n. 4, July-August 1969, p. 32.

"The Effect of Inflation on Insurance," v. 16, n. 1, January-February 1969, p. 28.

"The Factory Mutuals," v. 13, n. 4, July 1966, p. 8.

"The Changing Insurance Business," v. 9, n. 6, November 1962, p. 14.

"How Factory Mutual Rates Are Established," v. 4, n. 6, November 1957, p. 10.

KERNER, ALEXANDER

"The Real Big Loss—Can It Be Covered by a Contract Bond?," v. 2, n. 1, March 1955, p. 11.

KIEFER, JOHN, JR.

"Is a Captive Insurance Company for You?," v. 15, n. 5, September 1968, p. 10.

"Is a Captive Foreign Insurance Company for You?," v. 14, n. 3, May 1967, p. 10.

KIPP, PAUL

"Insurance Problems in the Contracting Field," v. 5, n. 5, September 1958, p. 10.

KIRKBRIDE, JON M.

"Consumer-Group Merchandising and the Corporate Insurance Buyer," v. 18, n. 6, June-July 1971, p. 22.

KIRKPATRICK, A. L.

"The Insurance Picture as Viewed from the Washington Scene," v. 3, n. 6, November 1956, p. 8.

KLOMAN, FELIX

"Whither the insurance Broker," v. 17, n. 4, April 1970, p. 17.

KNOWLTON, HONORABLE DONALD

"The Business of and the Regulation of Insurance by the Antitrust Subcommittee of the United States Senate," v. 8, n. 1, January 1961, p. 6.

KRALL, WILLIAM T.

"Insurance in Malaysia," v. 11, n. 1, January 1964, p. 10.

KRAMER, HENRY T.

"Trends Affecting the Business of Reinsurance," v. 18, n. 1, January 1971, p. 29.

LALLEY, EDWARD P.

"Providing Capacity through Industry and Private Funding," v. 15, n. 5, September 1958, p. 20.

LANGDON, PAUL R.

"Approaching . . . The Corporate Risk Manager," v. 8, n. 6, November 1961, p. 10.

LANSMAN, H. A.

"Automobile Reparatons Systems," v. 16, n. 3, June 1969, p. 19.

LASATER, EMERSON

"Busy Today, Mr. Insurance Buyer?," v. 2, n. 3, September 1955, p. 10.

LAUTERBACH, ROBERT E.

"Loss Adjustment under Business Interruption Insurance," v. 5, n. 4, July 1958, p. 8.

AUTHOR INDEX

LEMMON, VESTAL

"Effective Competition under State Regulation," v. 8, n. 5, September 1961, p. 10.

LEONARD, EDMUND D.

"Current Considerations in Workmen's Compensation," v. 8, n. 4, July 1961, p. 8.

LEVERETT, E. J., JR.

"Risk Manager—Necessary or Evil," v. 15, n. 6, November 1968, p. 6.

LEWIS, FRANCIS A.

"Who Really Controls Your Marine Insurance?," v. 12, n. 4, July 1965, p. 8.

LEWIS, R. J.

"Strike Insurance," v. 14, n. 3, May 1967, p. 8.

LINCK, E. C.

"Long-Term Disability Income Protection," v. 12, n. 3, May 1965, p. 10.

LINSTER, J. B.

"The War on Noise," v. 2, n. 4, December 1955, p. 6.

LITCHER, JOHN C.

"The Valuation of Property for Insurance Purposes," v. 10, n. 4, July 1963, p. 4.

LORBER, BENJAMIN

"Major Medical Expense Insurance—How It Works," v. 1, n. 2, June 1954, p. 9.

LORING, DANFORTH

"Group Auto Insurance," v. 15, n. 3, May 1968, p. 26.

MAAS, DR. ROGER B.

"Hearing Conservation in Industry," v. 8, n. 2, March 1961, p. 6.

MACAULAY, ARTHUR

"Self-Insurance," v. 2, n. 2, June 1955, p. 6.

MACKAMAN, D. H.

"Leases and Insurance," v. 4, n. 4, July 1957, p. 6.

MALONE, EDWARD T.

"Comprehensive Liability Insurance," v. 7, n. 2, March 1960, p. 10.

MALONEY, JOHN R.

"Federal Regulation of the Insurance Industry," v. 7, n. 4, July 1960, p. 10.

MANLY, WILLIAM H.

"Life, Medical and Retirement Plans," v. 10, n. 1, January 1963, p. 8.

MARSHALL, EDWIN H.

"New Trends . . . Accident and Sickness Insurance," v. 9, n. 2, March 1962, p. 18.

McCABE, JOHN C.

"Medical Insurance . . . Employee's Choice," v. 10, n. 6, November 1963, p. 14.

McCAFFREY, M. FRANK

"Third Party Liability Policies," v. 3, n. 4, July 1956, p. 12.

McCAHILL, F. X., JR.

"Safety and Loss Prevention," v. 16, n. 2, March-April 1969, p. 5.

"What Does the Corporate Risk Manager Expect of Insurance Agents?," v. 14, n. 1, January 1967, p. 8.

"Products Liability," v. 9, n. 6, November 1962, p. 8.

McCAULEY, JAMES L.

"Credit Insurance," v. 5, n. 3, May 1958, p. 10.

McCOMMON, HUBERT

"An Anatomy of a Utility's Risk Management Program," v. 16, n. 5, September-October 1969, p. 21.

"Salary Continuation—How to Develop a Plan," v. 16, n. 2, March-April 1969, p. 26.

AUTHOR INDEX

McCOY, DAN A.

"Solutions to the Product Liability Problem," v. 18, n. 4, April 1971, p. 6.

McCULLOUGH, ROY C.

"Multiple Line Insurance and Its Value to the Insuring Public," v. 1, n. 1, March 1954, p. 12.

McDERMID, RALPH M.

"How Far Should Safety Go," v. 6, n. 3, May 1959, p. 10.

McDONALD, O. V.

"The Hold Harmless Agreement—A Review in Conclusion of the Preceding Articles," v. 11, n. 2, March 1964, p. 12.

McDOWELL, CARL E.

"Marine Cargo Markets," v. 14, n. 1, January 1967, p. 10.

McHUGH, DONALD P.

"Effective Regulation of Insurance," v. 8, n. 4, July 1961, p. 6.

"The Role of Competition in Insurance Rate Making," v. 6, n. 3, May 1959, p. 8.

McKAY, WARREN S.

"Impact of Taxes on Insurance," v. 5, n. 4, July 1958, p. 10.

McRELL, ROBERT J.

"Advantages of a Self-Insurance Program," v. 17, n. 8, October 1970, p. 23.

McWHORTER, W. T.

"Fire Prevention," v. 5, n. 3, May 1958, p. 16.

MECKBACH, WALTER T.

"Construction Risks—Technical Aspects of Liability Insurance," v. 8, n. 3, May 1961, p. 14.

MEHR, ROBERT I.

"Education and Risk Management—The Critic," v. 10, n. 3, May 1963, p. 28.

MELGARD, ANDREW A.

"The Future of Employee Benefit Programs," v. 15, n. 4, July 1968, p. 12.

MELONE, JOSEPH J.

With Charles M. Crumbaker and Edmund L. Zalinski. "The Risk Manager," v. 12, n. 6, November 1965, p. 14.

MERIFIELD, RUSSELL R.

"Corporate Insurance," v. 5, n. 1, January 1958, p. 6.

MERTZ, ARTHUR C.

"An Independent's View of the Rating Scene," v. 8, n. 6, November 1961, p. 3.

MEYNER, ROBERT B.

"Insurance Regulation in the United States," v. 7, n. 1, January 1960, p. 10.

MIDDLETON, J. EDWARD

"Boiler and Machinery Claims," v. 3, n. 3, May 1956, p. 14.

MILLER, MORTON D.

"Self-Administration of Employee Benefit Plans," v. 11, n. 6, November 1964, p. 26.

MILLER, WILLIAM A.

"A Facet of Risk Management," v. 3, n. 2, March 1956, p. 6.

MONAGHAN, BERNARD A.

"Risk Management—From the Executive Viewpoint," v. 10, n. 3, May 1963, p. 20.

MORONE, JAMES A.

"The Argentina Insurance Market," v. 12, n. 5, September 1965, p. 14.

MORRISON, GEORGE E.

"The Role of the Insurance Department of the Chamber of Commerce of the United States," v. 12, n. 5, September 1965, p. 10.

AUTHOR INDEX

MURPHY, T. V.

"Quo Vadis, Mr. Insurance Manager," v. 4, n. 1, January 1957, p. 5.

MURRAY, WALTER M.

With Martin Siegel. "A 'Wrap-Up Plan' at New York University," v. 13, n. 2, March 1966, p. 8.

With Martin Siegel. "Will Retrospective Rating Cut Insurance Costs This Year?," v. 8, n. 3, May 1961, p. 12.

With Martin Siegel. "A 'Wrap-Up Plan' at New York University," v. 7, n. 6, November 1960, p. 8.

MYERS, JOSEPH N.

"Current Trends in Workmen's Compensation," v. 9, n. 5, September 1962, p. 8.

NAUDE, GEOFFREY F.

"Current Trends at Lloyd's," v. 15, n. 6, November 1968, p. 16.

NEVILLE, HAIG G.

"Data Processing Risks," v. 12, n. 2, March 1965, p. 4.

NIEDECKER, WILLIAM

"Foreign Insurance—Today and Tomorrow," v. 5, n. 6, November 1958, p. 6.

NOLL, ANTHONY F.

"Liability Coverage for Employees," v. 8, n. 2, March 1961, p. 8.

OLSON, LeROY

"New Claim Handling Techniques," v. 17, n. 6, June-July 1970, p. 15.

"The Claim Function," v. 13, n. 3, May 1966, p. 10.

OVERMAN, EDWIN S.

"Education and Risk Management—The Teacher," v. 10, n. 3, May 1963, p. 26.

PACHNER, CHARLES W.

"Hidden Assets in Liability Insurance," v. 7, n. 6, November 1960, p. 6.

PALMER, DAVID V.

"Lloyd's of London," v. 5, n. 1, January 1958, p. 18.

PAQUET, ANDRE

"Liability Insurance—Past and Present," v. 13, n. 2, March 1966, p. 6.

PARRETT, JOE T.

"The Aims and Purposes of ASIM," v. 5, n. 6, November 1958, p. 3.

"The Policy Holder Appraises State Regulations," v. 5, n. 4, July 1958, p. 6.

"Corporate Insurance Management—Today and Tomorrow," v. 4, n. 3, May 1957, p. 6.

With Edwin T. Berquist, James Cristy, and Casimir Z. Greenley. "What ASIM Members Say about Pinpointing the Responsibility for Risk Management," v. 3, n. 1, January 1956, p. 10.

PAWLACK, RONALD R.

"Manufacturer's Design Liability: The Expanding Frontiers of the Law, Part II," v. 17, n. 1, January 1971, p. 6.

"Manufacturer's Design Liability: The Expanding Frontiers of the Law, Part I," v. 17, n. 10, December 1970, p. 7.

PESTELL, R. C. J.

"Marine Insurance: A Modern Explanation of Critical Principles and Their Application to Arctic Voyages," v. 18, n. 6, June-July 1971, p. 8.

AUTHOR INDEX

PETERSEN, DANIEL C.

With Philip R. Brereton. "Safety Management for the Risk Manager," v. 18, n. 2, February 1971, p. 31.

POOLE, RONALD H.

"The Canadian Insurance Excise Tax," v. 15, n. 4, July 1968, p. 24.

PORTER, EMMET

"Construction Risks—Builders Risk Coverages and Wrap-Up Policy," v. 8, n. 3, May 1961, p. 18.

PUGH, WILLIAM B., JR.

"Regulatory Developments in Mass Merchandising," v. 18, n. 7, August-September 1971, p. 28.

PUTNAM, HARRINGTON

"Key Facts of Foreign Insurance," v. 11, n. 4, July 1964, p. 3.

"Major Foreign Property and Casualty Markets," v. 8, n. 3, May 1961, p. 10.

PYFER, RODNEY F.

With Herbert S. Denenberg. "The Consumer Speaks on Mass Marketing: The University of Pennsylvania's Group Property and Liability Insurance Program," v. 17, n. 10, December 1970, p. 17.

RANDLETT, WALTER O.

"Fire Protection Policy and Practices in Electric Generating Stations," v. 4, n. 5, September 1957, p. 6.

RATHBUN, H. E.

With J. Stephen Beckman. "Mergers and Acquisitions," v. 16, n. 1, January-February 1969, p. 48.

REALL, GEORGE F.

"Retrospective Rating for Workmen's Compensation," v. 14, n. 2, March 1967, p. 12.

REAVIS, MARSHALL W., III

"The Current Role Risk Managers Play," v. 18, n. 7, August-September 1971, p. 6.

REISS, F. M.

"Captive Insurance Companies," v. 11, n. 2, March 1964, p. 3.

"Captive Insurance Companies," v. 7, n. 4, July 1960, p. 8.

RICE, GORDON O.

"Designing the Benefits Package," v. 18, n. 7, August-September 1971, p. 20.

RICKS, IVAN

"Group Coverages for Retired Lives," v. 5, n. 5, September 1958, p. 6.

RIDGWAY, WILLIAM C., JR.

"The Urban Market Story," v. 15, n. 4, July 1968, p. 16.

RITCHIE, SYDNEY F.

"Owners/Contractors' Insurance," v. 12, n. 2, March 1965, p. 8.

ROBERSON, R. EARL

"Exposure and Coverages," v. 9, n. 6, November 1962, p. 12.

ROBINSON, H. S.

"Underwriting the Oil, Gas, and Petrochemical Industries," v. 16, n. 4, July-August 1969, p. 37.

ROBINSON, JOHN F.

With Ray Heist and John W. Folk. "Manpower Conservation," v. 13, n. 2, March 1966, p. 3.

ROEHRIG, W. DANA

"The Changing Trends in Excess Liability," v. 12, n. 6, November 1965, p. 26.

AUTHOR INDEX

ROGAN, HONORABLE PAUL J.

"Supervision of Employee Welfare Funds," v. 5, n. 2, March 1958, p. 6.

ROGERS, GEORGE E.

"Insurance Regulation from the Consumer's Viewpoint," v. 10, n. 6, November 1963, p. 12.

"Legislative Activities of the American Society of Insurance Management, Inc.," v. 10, n. 1, January 1963, p. 10.

"Non-Insurance . . .," v. 7, n. 6, November 1960, p. 4.

"Getting the Most for Your Insurance Dollar," v. 1, n. 2, June 1954, p. 6.

ROLLEY, ELIAS W.

"Company Representatives Should Know Buyer's Risks and Be Prepared to Offer Proper Coverages," v. 1, n. 1, March-April 1954, p. 17.

ROONEY, ROBERT O.

"Teamwork of Defense," v. 14, n. 4, July 1967, p. 10.

ROSS, GEORGE K.

"Tips for a Part-Time Buyer—From a General Agent," v. 7, n. 1, January 1960, p. 6.

ROUSE, KENNETH A.

"The Employee with a Drinking Problem," v. 11, n. 6, November 1964, p. 30.

RUBEY, T. H.

"The Corporate Insurance Buyer," v. 13, n. 1, January 1966, p. 12.

"How to Influence Top Management," v. 10, n. 1, January 1963, p. 14.

"Safety and Loss Control," v. 9, n. 2, March 1962, p. 12.

RUSHING, DORIS V.

"Is the Assured Responsible for Non-Owned Automobiles?," v. 3, n. 4, July 1956, p. 5.

RYAN, JOHN D.

"Electric Data Processing," v. 13, n. 5, September 1966, p. 8.

SALFELD, HENRY

"Vendors' Products Liability Insurance," v. 14, n. 4, July 1967, p. 14.

"Insurance Pitfalls in Auto Rental Agreements," v. 8, n. 6, November 1961, p. 4.

SAMMET, JACQUE

"The Insurance Institution of the 70's," v. 17, n. 4, April 1970, p. 29.

"The Holding Company Concept," v. 16, n. 1, January-February 1969, p. 14.

SANBORN, ROBERT B.

"New Trends in Casualty Insurance," v. 13, n. 6, November 1966, p. 12.

SCHLICK, JOHN P.

"The Important Role of the Insurance Manager," v. 9, n. 2, March 1962, p. 10.

SCHMALZ, RICHARD A.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 6.

SCHOEN, HERBERT P.

"Products and Contractual Liability Insurance," v. 8, n. 5, September 1961, p. 4.

"Claim Facets of Liability Insurance," v. 6, n. 6, November 1959, p. 8.

SCOTT, CHARLES D.

"Health Insurance for Retired Employees," v. 8, n. 5, September 1961, p. 12.

SEERY, WILLIAM N.

"Current Group Insurance Trends," v. 4, n. 3, May 1957, p. 18.

SEGHES, PAUL D.

"Federal Income Tax Problems," v. 4, n. 4, July 1957, p. 8.

AUTHOR INDEX

SELF, ROBERT W.

- "Should You Wrap Up Your Primary Coverages," v. 13, n. 6, November 1966, p. 10.
"Deductibles—Their Practical Use," v. 10, n. 6, November 1963, p. 8.

SEVERIN, RAYMOND A.

- "Techniques in Insurance Cost Reduction," v. 6, n. 4, July 1959, p. 14.

SHEEHAN, JAMES G.

- "Credit Insurance," v. 4, n. 2, March 1957, p. 10.

SHIPMAN, ROBERT W.

- "The New Comprehensive General Liability Policy," v. 12, n. 4, July 1965, p. 6.
"Products Liability Insurance," v. 12, n. 1, January 1965, p. 6.

SHOEMAKER, RICHARD

- "Employee Benefits: Bargaining Goals of Labor Unions in the 1970's," v. 17, n. 5, May 1970, p. 9.

SIEGEL, MARTIN

- With Walter M. Murray. "A 'Wrap-Up Plan' at New York University," v. 13, n. 2, March 1966, p. 8.
With Walter M. Murray. "Will Retrospective Rating Cut Insurance Costs This Year?," v. 8, n. 3, May 1961, p. 12.
With Walter M. Murray. "A 'Wrap-Up Plan' at New York University," v. 7, n. 6, November 1960, p. 8.

SIEGEL, NATHAN H.

- "Mass Merchandising Personal Lines—Pro or Con?," v. 17, n. 1, January 1970, p. 18.

SIEGFRIED, CHARLES A.

- "Group Insurance Developments," v. 4, n. 1, January 1957, p. 26.

SMITH, BRADFORD, JR.

- "Deductibles and All-Risk Physical Damage Insurance," v. 6, n. 1, January 1959, p. 6.

SMITH, HERBERT E.

- "Tips for the Part-Time Buyer—From a Buyer," v. 7, n. 1, January 1960, p. 4.

SMITH, J. MILBURN

- "Candid View from Mars," v. 5, n. 1, January 1958, p. 12.

SMITH, KENNETH O.

- "Rating Schedules of New York Fire Insurance Rating Organization," v. 4, n. 6, November 1957, p. 14.

SMITH, RALPH

- "Tips for the Part-Time Buyer—From a Company Underwriter," v. 7, n. 1, January 1960, p. 8.

SNIDER, H. WAYNE

- "Risk Management—Where Do We Go from Here?," v. 18, n. 7, August-September 1971, p. 14.
"Risk Management Development," v. 16, n. 6, November-December 1969, p. 38.
"The Role of Education in Risk Management," v. 7, n. 5, September 1960, p. 6.
"Risk Management . . . The Next Decade," v. 6, n. 2, March 1959, p. 8.
"Risk Management—A Profession," v. 3, n. 2, July 1956, p. 32.
"Education and the New Profession," v. 3, n. 1, January 1956, p. 6.

SNOW, GORDON H.

- "Liability Insurance—From the Attorney's Viewpoint," v. 5, n. 2, March 1958, p. 18.

SOUBRY, KENNETH W. S.

- "The Insurance Buyer in a Seller's Market," v. 16, n. 6, November-December 1969, p. 30.

AUTHOR INDEX

SPAID, ORION

With Donald W. Henning, A. Edward Thompson, and Alfred J. Trimble. "Products Liability," v. 16, n. 4, July-August 1969, p. 12.

"Insured Chronological Stabilization Plans," v. 4, n. 5, September 1957, p. 16.

SPENCER, JOHN C.

"The Lloyd's Market," v. 14, n. 6, November 1967, p. 22.

"Liability Insurance—Excess and Deductibles," v. 10, n. 3, May 1963, p. 14.

SPIEGELMAN, ARTHUR

"Engineering Judgment in Product Liability," v. 18, n. 1, January 1971, p. 17.

STAHL, JOSEPH J., II

"Continuing Growth Seen for Employee Benefits," v. 18, n. 1, January 1971, p. 23.

STARK, MELVIN L.

"The Rights of a No-Fault Auto Insurance System," v. 17, n. 9, November 1970, p. 9.

STAUFFACHER, CHARLES B.

"The Value of an Insurance Department to a Corporation," v. 4, n. 2, March 1957, p. 16.

STENZ, DALE G.

"Actual Cash Value," v. 8, n. 4, July 1961, p. 14.

STEWART, HONORABLE RICHARD E.

"The Social Responsibility of Insurance Regulation," v. 15, n. 4, July 1968, p. 10.

STEWART, SIDNEY A., JR.

"What Can the Insurance Industry and the Risk Manager Do for Each Other," v. 12, n. 6, November 1965, p. 10.

STICKLER, PAUL G.

"The 'I's' Have It," v. 13, n. 6, November 1966, p. 16.

STOREY, ROLLYN L.

"Risk Management: The Challenges Ahead," v. 17, n. 4, April 1970, p. 5.

"Risk Management: From a Buyer's Viewpoint," v. 14, n. 5, September 1967, p. 8.

STRAIN, ROBERT W.

"Suggested Methods of Managing Business Risks," v. 3, n. 5, September 1956, p. 10.

STRICKLER, LESTER B.

"Funded Self-Insurance for State Buildings and Contents," v. 17, n. 3, March 1970, p. 6.

SULLIVAN, FRANK

"Operation and Purpose of the Office of the Insurance Commissioner," v. 13, n. 4, July 1966, p. 10.

SUTER, BRUCE H.

"Tight Market—Fact and Fiction," v. 15, n. 2, March 1968, p. 18.

"Municipal Insurance Problems," v. 12, n. 3, May 1965, p. 8.

"Professionalism in Insurance Management," v. 9, n. 1, January 1962, p. 8.

SWIFT, ROY L.

"Social Security—A Good Buy for Young Workers," v. 14, n. 5, September 1967, p. 14.

TAPPEN, ROBERT C.

"Group Insurance and Cost Control," v. 9, n. 3, May 1962, p. 14.

TAYLOR, GORDON E.

"Auto Insurance in Canada," v. 16, n. 5, September-October 1969, p. 8.

TAYLOR, JAMES R.

"Expanded Liability Insurance," v. 13, n. 4, July 1966, p. 6.

AUTHOR INDEX

TAYLOR, JOHN R.

With W. R. White and John M. Degnon. "Mergers and Acquisitions," v. 16, n. 2, March-April 1969, p. 40.

THIELE, CHARLES H.

"Theory of Small Deductibles," v. 12, n. 3, May 1965, p. 6.
"Assumption of Risk versus Insurance," v. 9, n. 3, May 1962, p. 10.
"Charter Is Presented to Central Ohio Chapter," v. 6, n. 3, May 1959, p. 6.
"Insurance Responsibilities of the Retail Store Insurance Administrator," v. 2, n. 2, June 1955, p. 3.

THOMAS, JOSEPH D.

"Moral Aspects of Involvements in the World Insurance Community," v. 15, n. 1, January 1968, p. 10.

THOMPSON, A. EDWARD

"Products Liability: Loss Control Key to Continued Coverage," v. 18, n. 2, February 1971, p. 13.
With Alfred J. Trimble, Orion Spaid, and Donald W. Henning. "Products Liability," v. 16, n. 4, July-August 1969, p. 12.

THOMSEN, C. J.

"The Corporate Insurance Manager as Viewed by an Executive," v. 11, n. 1, January 1964, p. 4.

TOBIN, ELWIN M.

"Today's World Insurance Market," v. 15, n. 1, January 1968, p. 16.

TODD, JERRY D.

"Risk Management in Municipal Government," v. 16, n. 6, November-December 1969, p. 9.

TRAINER, JACK R.

"Riot Insurance—Present and Future," v. 15, n. 3, May 1968, p. 34.

TRAYNOR, WILLIAM K.

"Taxes and Insurance," v. 7, n. 3, May 1960, p. 10.

TRIMBLE, ALFRED J.

With Orion Spaid, Donald W. Henning, and A. Edward Thompson. "Products Liability," v. 16, n. 4, July-August 1969, p. 12.

TURNER, PREWITT B., JR.

"Group Hospital Insurance," v. 10, n. 5, September 1963, p. 10.

TURRO, MARIE E.

"What Can the Insurance Industry Do for the Risk Manager?," v. 11, n. 5, September 1964, p. 6.

VICKERY, EDWARD D.

"Warehouse to Customer," v. 5, n. 4, July 1958, p. 16.

VOLK, ROBERT H.

"Diversification and Financial Changes in the Insurance Industry," v. 17, n. 7, August-September 1970, p. 23.

WAGNER, RAYMOND T.

"Reinsurance and Surplus Lines," v. 9, n. 2, March 1962, p. 3.

WALDRON, NORMAN V.

"Umbrella Liability Insurance," v. 10, n. 4, July 1963, p. 6.

WALKER, ROBERT C.

"Making Your Insurance Dollar and Agent Work for You," v. 4, n. 2, March 1957, p. 8.

AUTHOR INDEX

WARREN, DAVID

"Measuring Fire Protection Costs," v. 8, n. 1, January 1961, p. 10.

WATTS, GRAHAM

"Liability Insurance—New Exposures and Problems," v. 10, n. 3, May 1963, p. 18.

WEBB, BERNARD L.

"Collective Merchandising—The Employer's Viewpoint," v. 15, n. 6, November 1968, p. 3.

WEGHORN, JOHN C.

"The Business Continuity Concept," v. 9, n. 2, March 1962, p. 6.

WEIMERT, JOSEPH B.

"A Brief Look at Foreign Insurance," v. 13, n. 6, November 1966, p. 14.

WEINSTOCK, GUNTHER G.

"Common Carrier Liability," v. 10, n. 4, July 1963, p. 12.

"Common Carrier Liability," v. 8, n. 1, January 1961, p. 12.

"Dynamic Claim Prevention," v. 5, n. 5, September 1958, p. 14.

WELLS, WALTER T.

"Why Package Cargo?," v. 14, n. 2, March 1967, p. 10.

WEST, GEORGE

"New Boiler and Machinery Coverages," v. 9, n. 1, January 1962, p. 6.

WHEATLEY, T. A.

"Business Aviation Insurance," v. 10, n. 5, September 1963, p. 12.

WHITE, DOUGLAS J.

"Recent Developments in Long-Term Disability Income Insurance," v. 13, n. 1, January 1966, p. 8.

"Current Developments in Long-Term Disability Insurance," v. 10, n. 3, May 1963, p. 30.

WHITE, LEONARD H.

"Fire, Legal, and Water Damage," v. 9, n. 4, July 1962, p. 8.

WHITE, W. R.

With John M. Degnon and John R. Taylor. "Mergers and Acquisitions," v. 16, n. 2, March-April 1969, p. 40.

WHITE, WALTER R., JR.

"What Is Wrong with Boiler Insurance Today?," v. 2, n. 2, June 1955, p. 11.

WHITNEY, A. GRANT

"The Corporation's Role in Social Insurance," v. 12, n. 4, July 1965, p. 3.

WILE, GEORGE M.

"Risk Exposure for Electronic Data Processing Systems," v. 10, n. 2, March 1963, p. 8.

WILLIAMS, ROGER

"Boiler and Machinery Coverages," v. 7, n. 2, March 1960, p. 6.

WILLIS, E. S.

"Bargaining Benefits—A Management View," v. 18, n. 5, May 1971, p. 20.

WILSON, FRAZIER S.

"The Occupational Hazard of Corporate Directors and Officers," v. 11, n. 3, May 1964, p. 6.

WILSON, GERALD W.

"Guides for Review of Contracts by Corporate Risk Insurance Management," v. 14, n. 5, September 1967, p. 10.

WINGATE, ROGER H.

"The Role of the Insurance Industry in Effective Cost Control," v. 10, n. 5, September 1933, p. 6.

AUTHOR INDEX

WISE, JAMES D.

"Aircraft Policy Analysis and Market Variations," v. 5, n. 3, May 1958, p. 8.

WOMELDORF, W. B.

"Time Out for Tea," v. 4, n. 1, January 1957, p. 14.

WOODHEAD, HAROLD

"Workmen's Compensation—A Self-Insured Risk," v. 9, n. 5, September 1962, p. 10.

WOODROOF, WILLIAM E.

"The Independent Contractor Status," v. 8, n. 6, November 1961, p. 6.

WOODS, CYRIL J.

"Salary Continuance," v. 12, n. 4, July 1965, p. 10.

WYNNE, ALFRED C.

"A-1 at Lloyd's," v. 6, n. 5, September 1959, p. 6.

YOUNG, JAMES W.

"The Legal Implications of the Hold Harmless Agreement," v. 11, n. 2, March 1964, p. 6.

YOUNG, KENNETH MacDONALD

"Canadian Underwriter's Association Grooms the Alberta Risk and Insurance Management Society, ASIM," v. 12, n. 5, September 1965, p. 6.

YOUNG, W. M.

"Valuation for Insurance Purposes," v. 6, n. 3, May 1959, p. 12.

ZALINSKI, EDMUND L.

With Charles Crumbaker and Joseph J. Melone. "The Risk Manager," v. 12, n. 6, November 1965, p. 14.

ZIMMERMAN, PETER A.

"How to Determine the Correct Amount of Fidelity Coverage," v. 5, n. 2, March 1958, p. 8.

ZUCKER, WILLIAM

"Problems in Workmen's Compensation," v. 1, n. 4, December 1954, p. 10.

AUTHOR UNKNOWN

"Results of ASIM's Attitude Survey, Re: The Automobile Insurance Problem," v. 18, n. 3, March 1971, p. 49.

AUTHOR UNKNOWN

"Capacity Study Survey Report," v. 18, n. 2, February 1971, p. 8.

AUTHOR UNKNOWN

"The Growing Importance of the Risk Manager," v. 16, n. 2, March-April 1969, p. 11.

AUTHOR UNKNOWN

"American Society of Insurance Management Meets with American Society of Internal Medicine," v. 16, n. 1, January-February 1969, p. 3.

AUTHOR UNKNOWN

"Going It Alone with Self-Insurance," v. 10, n. 5, September 1963, p. 3.

AUTHOR UNKNOWN

"Welfare and Pension Plans Disclosure Act," v. 5, n. 6, November 1958, p. 47.

AUTHOR INDEX

AUTHOR UNKNOWN

"The Buyers Become Articulate," v. 4, n. 3, May 1957, p. 14.

AUTHOR UNKNOWN

"'Hold Harmless'—A Vicious Circle!," v. 4, n. 3, May 1957, p. 10.

AUTHOR UNKNOWN

"Who Went to Bat for Multiple Line Underwriting," v. 4, n. 3, May 1957, p. 5.

AUTHOR UNKNOWN

"Come West, Young Man," v. 3, n. 2, March 1956, p. 3.

AUTHOR UNKNOWN

"Report on Flood Insurance," v. 3, n. 1, January 1956, p. 14.

SUBJECT INDEX

Claims and Claims Control

Education

Employee Benefits

Insurance

Loss Prevention

Miscellaneous Subjects

Risk Management

SUBJECT INDEX

Claims and Claims Control

BEATTY, ROBERT M.

"Business Interruption Loss Adjustments," v. 3, n. 3, May 1956, p. 8. Speech. The time element in business interruption adjustments is important. There is no general rule to follow in adjusting such losses, but the author prefers the actual loss sustained method.

BERRY, RALPH L.

"The Appraisal in the Loss Adjustment," v. 3, n. 1, January 1956, p. 23. The importance of an accurate appraisal is emphasized. Its use in contexts other than insurance is discussed.

BRAKEBILL, H. C.

"Anatomy of a Claim," v. 15, n. 2, March 1968, p. 68. The author discusses the factors that affect a loss and emphasizes the importance of adequate coverage over cost considerations.

COUGLAN, ROBERT E., JR.

"Preparation of Cases on Appeal . . .," v. 5, n. 1, January 1958, p. 14. Speech. Some aspects of insurance claim investigation are detailed. The need for cooperation between the trial attorney and the investigator is emphasized.

CRIDDLE, A. HAWTHORNE

"Education and Risk Management—The Seller," v. 10, n. 3, May 1963, p. 24. Speech. The importance of an adjustment to the concept of risk management by present sellers of insurance is discussed.

DELANEY, J. J., JR.

"The Preparation of a Major Property Loss Adjustment," v. 11, n. 1, January 1964, p. 8. Speech. Guides in claim preparation are presented. Suggestions to guarantee a prolonged adjustment are discussed.

EVERHARD, LLOYD R.

"Experience in Adjusting an Actual Business Interruption Loss," v. 1, n. 3, September 1954, p. 8. Speech. An explanation is given of adjustment processes concerning a fire loss of \$215,000 by Trailmobile. Problems in business interruption are discussed.

HOLLADAY, DAVID H.

"Aircraft Accident Investigations," v. 10, n. 2, March 1963, p. 10. The author discusses how to collect all the evidence and analyze it thoroughly. Sources of evidence are divided into groups: people, parts, position, and paper. Speech.

LAUTERBACH, ROBERT E.

"Loss Adjustment Under Business Interruption Insurance," v. 5, n. 4, July 1958, p. 8. Why buy business interruption insurance? Principal risks and types of insurance to be purchased are discussed.

SUBJECT INDEX

Claims and Claims Control

McWHORTER, W. T.

"Fire Prevention," v. 5, n. 3, May 1958, p. 16. The author discusses measures taken to prevent fires including management, cooperation, cleanliness, subscriptions to information sources to learn from others, and sprinklers. The role of insurance is presented.

MIDDLETON, J. EDWARD

"Boiler and Machinery Claims," v. 3, n. 3, May 1956, p. 14. Speech. The effect of individual viewpoints on a claim adjustment is analyzed. Accident definitions and use and occupancy losses are discussed. Case examples are given.

OLSON, LeROY

"New Claim Handling Techniques," v. 17, n. 6, June-July 1970, p. 15. A psychologist presents some new techniques in claim handling and emphasizes adjustor-claimant rapport as an important psychological tool.

SCHOEN, HERBERT P.

"Claim Facets of Liability Insurance," v. 6, n. 6, November 1959, p. 8. The claim administration of a casualty insurance company is presented. Goals to be achieved are discussed generally. Speech.

WEINSTOCK, GUNTHER G.

"Dynamic Claim Prevention," v. 5, n. 5, September 1958, p. 14. A progressive, active, and efficient claim prevention program must be one that is acted upon every hour of every day. Active areas are administration, employee training, employee and shipper relations, and operations.

SUBJECT INDEX

Education

BICKLEY, JOHN S.

"Trends and Problems—In the Insurance Business," v. 2, n. 3, September 1955, p. 8. Speech. The author describes the unique function of insurance, analyzes the weaknesses and strengths of the system, and discusses trends in public relations and broader forms.

BLACK, KENNETH, JR.

"Risk Management Curriculum," v. 5, n. 3, May 1958, p. 6. There is a need for a risk management curriculum in the business college; an outline is given of various course areas experienced by Black as a teacher at George State College.

"The American Society of Insurance Management and Insurance Education," v. 4, n. 5, September 1957, p. 12. He discusses the importance of promoting activities between colleges and insurance companies, i.e., holding seminars at universities.

CRIDDLE, A. HAWTHORNE

"Risk Management Education," v. 14, n. 3, May 1967, p. 16. The author gives a summary of the history of insurance education and explains its value in modern risk management.

GOSHAY, ROBERT C.

"Higher Education, Risk Management, and False Promises," v. 18, n. 5, May 1971, p. 26. As mass-produced education emerges, the university may no longer be the place to go to acquire specialized knowledge nor to perform needed research.

HAYES, RUFUS D.

"Future Relations—NAIC-ASIM," v. 10, n. 2, March 1963, p. 4. Speech. It is important for the NAIC and ASIM to cooperate in solving rate problems.

OVERMAN, EDWIN S.

"Education and Risk Management—The Teacher," v. 10, n. 3, May 1963, p. 26. Speech. The value of education in preparing a risk manager for his job is discussed.

ROGERS, GEORGE E.

"Legislative Activities of the American Society of Insurance Management, Inc.," v. 10, n. 1, January 1963, p. 10. Speech. Rogers defines what the ASIM offers its members in benefits and programs. He also stresses the importance of interest in insurance legislation and explains ASIM's accomplishments in this area.

SNIDER, H. WAYNE

"The Role of Education in Risk Management," v. 7, n. 5, September 1960, p. 6. Developments in education which will have an impact on risk management are presented; implications are discussed.

"Risk Management . . . The Next Decade," v. 6, n. 2, March 1959, p. 8. The author discusses the professional risk manager and promotes educational opportunities and organizations, professional societies, and trade associations.

"Risk Management—A Profession," v. 3, n. 2, July 1956, p. 32. Snider contends that if risk management is to become a profession, the leaders of the field must continue to improve the training, prestige, and benefits of this occupation.

"Education and the New Profession," v. 3, n. 1, January 1956, p. 6. There is a need for the development of a professional risk manager. The ideal insurance department is discussed along with the importance of organization and the prerequisites of professional status.

THIELE, CHARLES H.

"Charter is Presented to Central Ohio Chapter," v. 6, n. 3, May 1959, p. 6. As a new chapter is opened, remarks concerning broad areas of risk management are discussed. The present day risk manager and his relationship to professional organizations is examined.

SUBJECT INDEX

Employee Benefits

General

ABOUZEID, GEORGE A.

"Third Country Nationals," v. 18, n. 3, March 1971, p. 18. As this separate category of individuals grows, special attention must be given to their needs for insurance and employee benefits.

BAIRD, NATHANIEL T.

"Emerging Themes Guiding The Development of New Benefit Concepts," v. 18, n. 2, February 1971, p. 21. Speech. Changes influencing employee benefits are inflation, wage rates, educational level, and age of work force. Expansion of types of employee benefits and greater extension of coverage to the family are widespread. Selection of benefits is made to meet individual needs and provide benefit "portability".

BERKELEY, MARVIN H.

"Employee Benefits," v. 13, n. 5, May 1966, p. 3. The author looks at the employee benefits picture and projects some major trends along with a description of the employee benefits program of Texas Instruments Incorporated.

BLOMQUIST, RICHARD N.

"Self-Insuring Employee Benefit Programs," v. 11, n. 6, November 1964, p. 3. Speech. The author discusses costs of insurance as compared to self-insurance, with favorable emphasis on the insured approach.

CAMPBELL, SCOTT

"Self-Insuring Employee Benefit Programs," v. 11, n. 6, November 1964, p. 4. Speech. The author examines the self-insured approach and compares it with the insured approach, emphasizing the cost savings in self-insurance.

CRISTY, JAMES

"A Consumer Comments on Health Insurance," v. 10, n. 6, November 1963, p. 10. Speech. As a consumer in the mass health insurance market, the author criticizes the wordiness of insurance documents and the lack of attention the industry pays to market trends as opposed to sales increases.

CRUMBAKER, CHARLES M.

With Edmund L. Zalinski, and Joseph J. Melone. "The Risk Manager," a panel discussion, v. 12, n. 6, November 1965, p. 14. Speech. What part does the risk manager perform in the planning and administering of employee benefit plans?

SUBJECT INDEX

Employee Benefits

General

DEEGAN, JOHN V.

"Employees Benefit Cost Control," v. 15, n. 5, September 1968, p. 8. The author discusses the factors involved in cost control, such as identifying benefits included in payroll expense, designing the right plan for each employer, and selecting a good method of financing.

EIMOLD, WALT

"New Horizons In Motivation and Benefits," v. 18, n. 6, June/July 1971, p. 16. The author advocates forming a force of volunteer combat teams organized by company incentives to fight company and country problems. This approach will help fight employee boredom and dissatisfaction.

HALL, CHARLES P., JR.

"Medical Care For The Aged And Employee Benefit Plans," v. 11, n. 4, July 1964, p. 6. Speech. A discussion of the relationship between health care and employee benefit plans is given; future alternatives are given.

HINDENACH, LEE P.

"Employee Benefits," v. 13, n. 3, May 1966, p. 6. The author looks at some of the factors that are influencing the growth in employee benefit programs, looks at nineteen specific types of plans, and gives some suggestions for improvement in private plans.

HOOD, PAUL F.

"Employee Benefits," v. 14, n. 6, November 1967, p. 14. The article is a discussion of employee security, both long-range and short term, and of the importance of day to day employer-employee relations.

HUSTEDT, W. J.

"The Evolving State of Employee Benefits," v. 17, n. 6, June-July 1970, p. 21. The author scrutinizes controversial aspects of employee benefit plans by reviewing past problems and predicting new developments.

MANLY, WILLIAM H.

"Life, Medical, and Retirement Plans," v. 10, n. 1, January 1963, p. 8. Speech. This article is a discussion of increases in employee benefit plans, costs to employers and the management of these costs, and the importance of improving employees' awareness of the value of such plans.

MELGARD, ANDREW A.

"The Future of Employee Benefit Programs," v. 15, n. 4, July 1968, p. 12. Speech. Melgard points out the substantial increase in employee benefits throughout the years. He warns of increased federal intervention in social insurance programs and states that the employer, government, and the individual must all share the responsibility.

MILLER, MORTON D.

"Self-Administration of Employee Benefit Plans," v. 11, n. 6, November 1964, p. 26. Speech. The author discusses the advantages of insuring over self-insuring.

SUBJECT INDEX
Employee Benefits

General

RICE, GORDON O.

"Designing the Benefits Package," v. 18, n. 7, August-September 1971, p. 20. Integrity of purpose must be maintained and false expectations avoided in planning employee benefits programs. This straightforward approach should help ease employee's distrust of and dissatisfaction with such plans.

ROGAN, HONORABLE PAUL J.

"Supervision of Employee Welfare Funds," v. 5, n. 2, March 1958, p. 6. Speech. A discussion of the need for supervision and ways of insuring against mismanagement of funds, including enforcement of rules and penalties, is presented.

SEERY, WILLIAM N.

"Current Group Insurance Trends," v. 4, n. 3, May 1957, p. 18. A short history of group life insurance is reviewed. Emphasis is placed on the necessity of private enterprise filling the market's needs. Self-insured plans are criticized.

SHOEMAKER, RICHARD

"Employee Benefits: Bargaining Goals of Labor Unions in the 1970's," v. 17, n. 5, May 1970, p. 9. The working force will be seeking more benefits with emphasis on security both on and off the job. Other areas of concern to them are: medical aid, housing, job and income security, group insurance purchases, and programs yielding additional leisure.

STAHL, JOSEPH J., JR.

"Continuing Growth Seen for Employee Benefits," v. 18, n. 1, January 1971, p. 23. Speech. Workers will be working less and enjoying it more. Pension benefits are on the rise, particularly non-contributing plans. Early retirements, more survivor benefits, and broader coverage to family members are new trends.

SWIFT, ROY L.

"Social Security—A Good Buy for Young Workers," v. 14, n. 5, September 1967, p. 14. The author argues against two widespread errors in the consideration of social security: the failure to consider the value of its disability protection and the assumption that the employer tax should belong to the employee.

WILLIS, E. S.

"Bargaining Benefits—A Management View," v. 18, n. 5, May 1971, p. 20. Be prepared! That is the all important first step for a company negotiating with the union. Know your limits and needs for employee benefit plans, and be prepared ahead of time.

SUBJECT INDEX

Employee Benefits

Group Insurance

BRITT, P. E.

"Continuing Group Hospital Benefits for Retired Employees," v. 1, n. 4, December 1954, p. 7. There is a need for continuing benefits to retired employees, but insurance men realize the cost of this coverage will be great. The article is designed to provoke thought on this subject.

CALDWELL, B. J.

"Health Insurance—Hospital and Medical Costs—From the Hospital's Viewpoint," v. 4, n. 1, January 1957, p. 10. A hospital administrator discusses health insurance costs. The value of the Uniform Group Hospital Insurance Form is emphasized. Speech.

CONERTON, FRANK A.

"Present Corporate Thinking on Accident Insurance for Employees," v. 10, n. 3, May 1963, p. 32. Speech. The trends are toward more complete coverage of accident and disability insurance for employees. Medical expenses and pension plans are also discussed.

DESIMONE, DR. LEON

"Health Insurance—Hospital and Medical Costs—From the Physician's Viewpoint," v. 4, n. 1, January 1957, p. 12. Speech. The author analyzes some of the factors which have contributed to the increases in hospital costs.

DRAKE, RUSSELL A., JR.

"Group Insurance Benefits Condemned," v. 17, n. 7, August-September 1970, p. 9. The primary fault of group insurance is that it is geared towards a full coverage rather than towards providing protection against a major financial loss. Too many policies needlessly demand hospitalization as a prerequisite. Much coverage is unnecessarily duplicated. There is too great a tendency to give stereotyped coverage.

DUN, ALAN A.

"Industrial Medical Programs," v. 15, n. 5, September 1968, p. 6. The author discusses some considerations in workmen's compensation and gives suggestions for employers concerned with the health care of their employees.

HALVERSON, A. B.

"Health Insurance—From an Insurance Company's Viewpoint," v. 4, n. 1, January 1957, p. 8. Speech. The author defends high insurance costs which are necessary due to rising costs of hospital care. Some reasons for the price rises are discussed.

HARER, W. BENSON, M.D.

"Medicare—Its Effect on Employee Benefit Programs," v. 13, n. 5, September 1966, p. 10. Speech. The article covers possible new employer actions on employee benefit programs due to medicare.

JACKSON, M. GLEN

"What Is Wrong with Group Insurance," v. 9, n. 6, November 1962, p. 6. The author tells how to make the premium dollar go farther. Problems in group insurance are considered.

SUBJECT INDEX
Employee Benefits

Group Insurance

LORBER, BENJAMIN

"Major Medical Expense Insurance—How It Works," v. 1, n. 2, June 1954, p. 9.
The author discusses the need for major medical insurance as a supplement for workmen's compensation; he analyzes the costs involved and suggests plans to solve the problems thus encountered.

MARSHALL, EDWIN H.

"New Trends . . . Accident and Sickness Insurance," v. 9, n. 2, March 1962, p. 18.
Speech. The new trends include higher coverage limits and more individually-designed policies.

McCABE, JOHN C.

"Medical Insurance . . . Employee's Choice," v. 10, n. 6, November 1963, p. 14.
To corporate insurance buyers: how do you know that your employees are satisfied with the medical-surgical insurance you provide?

RICKS, IVAN

"Group Coverages for Retired Lives," v. 5, n. 5, September 1958, p. 6. Speech.
The author comments on the types of coverage that are practical for retired employees as well as costs and related problems.

SCOTT, CHARLES D.

"Health Insurance for Retired Employees," v. 8, n. 5, September 1961, p. 12.
Speech. Suggestions are presented for improving health insurance in order to keep buyers happy. A discussion of facets of the health insurance industry follows.

SIEGFRIED, CHARLES A.

"Group Insurance Developments," v. 4, n. 1, January 1957, p. 26. Problems are encountered by employers in collective bargaining on group insurance plans. This is a digest of a speech.

TAPPEN, ROBERT C.

"Group Insurance and Cost Control," v. 9, n. 3, May 1962, p. 14. The author discusses the self-insurance of an employee benefit plan, using as an example the Federal Pacific Electric Company.

TURNER, PREWITT B., JR.

"Group Hospital Insurance," v. 10, n. 5, September 1963, p. 10. Speech. This is a general discussion of trends in the hospital insurance industry which particularly considers factors an employer must take into account with planning group insurance.

AUTHOR UNKNOWN

"American Society of Insurance Management Meets with American Society of Internal Medicine," v. 16, n. 1, January-February 1969, p. 3. The article covers nine basic questions in regard to medical care and health insurance.

SUBJECT INDEX

Employee Benefits

Pension—Profit-Sharing Plans

ALVORD, MORGAN H.

"Pension Planning and Developments," v. 6, n. 4, July 1959, p. 10. Speech. There are many factors to consider when adopting an employee pension plan. The author discusses various methods of financing these plans and the drawbacks of each.

AUSTIN, C. HENRY

"Rates, Retentions, and Reserves," v. 1, n. 2, June 1954, p. 12. The author discusses the problems in rates, retentions, and reserves as they are encountered in the development, funding, and administration of employee group plans such as life insurance, hospital insurance, and pension plans.

BURROWS, EDWARD E.

With James B. Germain. "Insured Pension Plans—Common Stocks—Cash Flow Problems," v. 15, n. 6, November 1968, p. 10. The reader gets a look at the cash flow problem in life insurance with technical details, illustrations, and a method to avoid the cash flow problem.

"Pension Plan Costs," v. 14, n. 5, September 1967, p. 4. The author discusses how to reduce current and long-range employee benefit costs. There are some charts which are of particular interest.

CALVERT, GEOFFREY N.

"Recent Trends in the Employee Benefit Field," v. 19, n. 3, May 1962, p. 12. Speech. The fundamental economic background is presented. New forms of insured plans and trustee plans are discussed. The growth in pension and mutual funds is covered.

"Pension Plan or Profit-Sharing Plan?," v. 8, n. 5, September 1961, p. 8. An actuary discusses the alternatives and merits of the pension plan versus the profit-sharing plan.

CASHEN, ANTHONY B.

"In Defense of Private Pension Plans," v. 18, n. 6, June-July 1971, p. 28. This is a good rationale for why the private system ought to be preserved.

HARVEY, ROBERT W.

"The Variable Annuity Principle," v. 4, n. 3, May 1957, p. 8. This is a discussion of the variable annuity principle in group pension planning. Charts and a supporting table are presented. The inadequacy of a fixed annuity is demonstrated.

HAZELHURST, BLACKBURN H.

"Pensions—Profit Sharing—Or?," v. 12, n. 5, September 1965, p. 8. The evolution of a plan is discussed from basic pay-as-you-go to more sophisticated profit-sharing or pension plans. The advantages of profit-sharing plans are shown.

HENDERSON, CURTIS R.

"Measuring and Selecting Investment Managers," v. 18, n. 4, April 1971, p. 20. Methods of measuring pension investment results are presented and the selection of money managers is cited as an important improvement method.

JOHNSON, ROBERT L.

"Trusteed Pension Plans," v. 8, n. 1, January 1961, p. 8. Speech. A variety of benefit solutions have evolved. Pension plan details are difficult to explain to employees. The author discusses how some employers handle pension funds in keeping with the need for increased benefits.

SUBJECT INDEX

Employee Benefits

Pension—Profit-Sharing Plans

JONES, WILLIAM J., III

"Money Management of Employee Benefits," v. 18, n. 7, August-September 1971, p. 24. Employee benefit expenditures ought to be looked upon as investment dollars. The author examines the feasibility of the internal management of employee benefit programs by the insurance department. He emphasizes cost considerations.

AUTHOR UNKNOWN

"Welfare and Pension Plans Disclosure Act," v. 5, n. 6, November 1958, p. 47. This article is a reprint from the "Key to Sound Management" by Bowles, Andrews, and Towne, Actuaries. It reviews a congressional act on welfare and pension plans which became effective on January 1, 1959.

SUBJECT INDEX

Employee Benefits

Pension—Profit-Sharing Plans

JONES, WILLIAM J., III

"Money Management of Employee Benefits," v. 18, n. 7, August-September 1971, p. 24. Employee benefit expenditures ought to be looked upon as investment dollars. The author examines the feasibility of the internal management of employee benefit programs by the insurance department. He emphasizes cost considerations.

AUTHOR UNKNOWN

"Welfare and Pension Plans Disclosure Act," v. 5, n. 6, November 1958, p. 47. This article is a reprint from the "Key to Sound Management" by Bowles, Andrews, and Towne, Actuaries. It reviews a congressional act on welfare and pension plans which became effective on January 1, 1959.

SUBJECT INDEX
Employee Benefits

Salary Continuance

LINCK, E. C.

"Long-Term Disability Income Protection," v. 12, n. 3, May 1955, p. 10. Speech. This is a discussion of the source, the present forms, the values of and reasons for long-term disability insurance. There follows a discussion of a salary continuance plan as a program for a possible solution.

McCOMMON, HUBERT

"Salary Continuation—How to Develop a Plan," v. 16, n. 2, March-April 1969, p. 26. The author discusses reserving some alternatives to the plan, detail specifications, conditions, and implementing the plan. Disability verification and other control measures are discussed as well as the costs involved in implementing such a plan.

WHITE, DOUGLAS J.

"Recent Developments in Long-Term Disability Income Insurance," v. 13, n. 1, January 1966, p. 8. Speech. There is a need for such a plan. Types of plans, their costs, their markets and their design are considered in addition to eligibility, benefit amounts, and rehabilitation programs.

"Current Developments in Long-Term Disability Income Insurance," v. 10, n. 3, May 1963, p. 30. Speech. The author discusses the new uses and increases in use of long-term disability insurance.

WOODS, CYRIL J.

"Salary Continuance," v. 12, n. 4, July 1965, p. 10. Speech. This is a discussion of salary continuance, its history, and its benefits.

SUBJECT INDEX

Employee Benefits

Taxation

COLLIER, CALVIN J., JR.

"The Income Tax Consequences of Insurance," v. 4, n. 1, January 1957, p. 6.
The stockholder's problem of insuring himself through his corporation is considered. Group plans and their tax consequences on employees and on the corporation are discussed. Speech.

HOLMAN, N. D.

"Management's Consideration to Income Tax," v. 4, n. 6, November 1957, p. 8.
Tax 'breaks' and problems associated with insurance programs are discussed.

SUBJECT INDEX

Insurance

Aircraft Insurance

BARLOW, DOUGLAS

"The Skyport Knock-For-Knock Agreement," v. 9, n. 1, January 1962, p. 12. A discussion of aircraft hangar risk programs is presented, which covers the contractual arrangements, reasons for and development of such programs, and the attitude of insurers toward these programs.

D'ARCY, R. B.

"Insuring Corporate Owned Aircraft," v. 17, n. 1, January 1970, p. 8. The author addresses the problem of insuring against liability involved with corporate owned and operated aircraft. He discusses purchase guidelines, liability limits, voluntary compensation insurance, helicopter rates, and concludes with a question and answer session.

WHEATLEY, T. A.

"Business Aviation Insurance," v. 10, n. 5, September 1963, p. 12. This is a speech on the many aspects of corporate aircraft insuring—from physical damage of the plane to related personal liability coverage. Brief mention is made of the history of the aviation insurance industry.

WISE, JAMES D.

"Aircraft Policy Analysis and Market Variations," v. 5, n. 3, May 1958, p. 8. This speech discusses aircraft insurance policy provisions using the standard auto policy as a guide.

SUBJECT INDEX

Insurance

Automobile

de la TORRE, HARRY G.

"Insurance and the Motor Carrier," v. 8, n. 5, September 1961, p. 14. Speech.
This article discusses the need for adequate motor carrier insurance including the types of coverage available and risks involved.

GLASS, JOSEPH E.

"Fleet Evaluation and Control of Loss," v. 15, n. 2, March 1968, p. 16. The author discusses how Liberty Mutual can accurately predict accident frequency and costs.

HENNING, DONALD W.

"Auto Rental Company Insurance," v. 7, n. 5, September 1960, p. 8. How adequately is the renter covered by auto rental company insurance? The author brings out many aspects of the auto rental agreement where the customer may be misled as to his liability coverage. Speech.

RUSHING, DORIS V.

"Is the Assured Responsible for Non-Owned Automobiles?" v. 3, n. 4, July 1956, p. 5. Speech. Documented examples are given of the legal automobile liability of an employer for the negligence of an employee, regardless of ownership of the automobile.

AUTHOR UNKNOWN

"Results of ASIM's Attitude Survey, Re: The Automobile Insurance Problem," v. 18, n. 3, March 1971, p. 49. Speech. Rollyn Storey presents the results of ASIM's attitude survey. The survey reveals no strong support for any of the proposed no-fault auto insurance programs.

SUBJECT INDEX

Insurance

Boiler and Machinery

DeMERRITT, BROMLEY

"Planning a Boiler and Machinery Program for a Plant," v. 5, n. 2, March 1958, p. 10. Speech. The many coverages now available allow businesses to obtain tailor-made coverage. The author covers how to determine an optimum deductible, type of extended coverage, premium adjustment plans, and selling top management on the idea of the program.

GELHAAR, C. E.

"Boiler and Machinery," v. 5, n. 1, January 1958, p. 10. Speech. The author discusses various types of protection afforded by different policies and various factors to be considered in determining proper boiler and machinery coverage.

WEST, GEORGE

"New Boiler and Machinery Coverages," v. 9, n. 1, January 1962, p. 6. The article covers new forms and rates, purposes of the contract, and handling of improvements.

WHITE, WALTER R., JR.

"What Is Wrong with Boiler Insurance Today?," v. 2, n. 2, June 1955, p. 11. This article discloses to what extent the present policies of boiler insurance are inadequate by using case histories and other methods of argumentation.

WILLIAMS, ROGER

"Boiler and Machinery Coverages," v. 7, n. 2, March 1960, p. 6. Speech. This article is a description of uses and types of boiler coverages which includes problems encountered in buying said insurance, case histories, damage deductibles, use and occupancy, valued form, and retrospective rating.

SUBJECT INDEX

Insurance

Business Interruption

DEWEY, ROBERT M.

"What Not to Buy in Business Interruption Insurance," v. 1, n. 4, December 1954, p. 18. Speech. The author discusses some aspects to avoid in buying insurance: coinsurance, inadequate insurance, improper payroll coverage, limitations, and unnecessary restrictions.

ERZINGER, HOWARD F.

"Use and Occupancy," v. 3, n. 2, March 1956, p. 8. Speech. The author speaks out on business interruption insurance. He discusses its purpose and intention, its importance, and considerations to be weighed in determining proper coverage.

FINLAY, GEORGE H.

"Business Interruption Insurance," v. 9, n. 6, November 1962, p. 10. Business interruption insurance is a disaster type of insurance. The author discusses premises extension clauses, period of indemnity bill versus "extra expense" insurance, gross earnings, planning, coverage gaps, and losses. It can pay to over insure.

FOLLEY, EDWARD P.

"Consequential Loss Exposure," v. 6, n. 2, March 1959, p. 6. This article discusses protecting against consequential losses and minimizing loss exposure.

GLENDENING, FRANK S.

"Current Business Interruption Problems and Changes in Gross Earnings Manufacturing Form," v. 3, n. 4, July 1956, p. 8. Speech. This speech is on the development of business interruption insurance and ensuing problems and is documented with case histories.

KELLY, AMBROSE B.

"Business Interruption Insurance," v. 16, n. 4, July-August 1969, p. 32. Speech. The author discusses the role of the individual business and its accountant in securing adequate business interruption insurance.

WOMELDORF, W. B.

"Time Out for Tea," v. 4, n. 1, January 1957, p. 14. Business interruption insurance is discussed in relation to Lipton Tea Company.

SUBJECT INDEX

Insurance

Credit Insurance

McCAULEY, JAMES L.

"Credit Insurance," v. 5, n. 3, May 1958, p. 10. Credit insurance may serve as a profit stabilizer to protect against excessive bad debt losses; related problems are discussed.

SHEEHAN, JAMES G.

"Current Insurance," v. 4, n. 2, March 1957, p. 10. The author explains current coverage in insurance of accounts receivable and possibilities for improvements and expansion in the field.

SUBJECT INDEX

Insurance

Crime Insurance

FLYNN, WALTER L.

"Crime Loss Prevention for Corporate Insurance Managers," v. 3, n. 4, July 1956, p. 10. This article is a discussion of the reasons for the frequency of loss crimes and the necessity of using adequate loss prevention techniques. A planned program and its application are presented.

GREAVES, THOMAS G., JR.

"Crime Insurance—Lessons to be Learned," v. 16, n. 2, March-April 1969, p. 16. A typical embezzler is described. Motivations for minor pilfering are gambling, high living, and a big-shot complex. Protection methods are discussed.

JASPAN, NORMAN

"Fraud in Business," v. 18, n. 3, March 1971, p. 24. Speech. The industry is unduly relying on insurance for protection rather than safeguarding its assets with preventive measures.

"The Climate of Fraud," v. 12, n. 2, March 1965, p. 3. Speech. A discussion is given of employee dishonesty, its magnitude of effect on business costs, and methods of prevention.

ZIMMERMAN, PETER A.

"How to Determine the Correct Amount of Fidelity Coverage," v. 5, n. 2, March 1958, p. 8. Speech. A method is described of determining a limit to fidelity coverage by using current assets and annual sales. Three principles for safety are internal control, fidelity bonds, and independent audits.

SUBJECT INDEX

Insurance

Foreign and International Insurance

BARRIE, SIR WALTER

"Lloyd's of London," v. 7, n. 6, November 1960, p. 10. Speech. The author explains the history of Lloyd's and discusses present facts about the company.

BENEDICT, LLOYD

"What's Ahead for the International Insurance Manager," v. 10, n. 4, July 1963, p. 3. Speech. A brief discussion emphasizing the expansion of present insurance lines to accommodate foreign markets is presented.

"Export Credit and Foreign Operations Insurance," v. 8, n. 1, January 1961, p. 14. Speech. Basic approaches are considered with the objective of fixing the insurance manager's authority. Factors affecting the selection of a market for your needs are considered and certain universal considerations are established.

BLADES, JOHN H.

"The Impact of World Events on the London Insurance Market," v. 15, n. 5, September 1968, p. 3. The author takes a look at the big losses which have recently taken place in a short period of time; he explains how these losses have affected the London market in particular.

CLARK, ERNEST L.

"Insurance of Foreign Operations by American Corporations," v. 8, n. 4, July 1961, p. 12. The author discusses the countries involved in American operations, the tax effects, organization of these operations, their personnel, type of construction, and corporation policy on benefits.

COLLIER, LEONARD H.

"Buying Insurance for Your Overseas Risks," v. 2, n. 6, December 1955, p. 4. Speech reprint. This article compares foreign markets for insurance buyers with the American market.

EPPERT, RAY E.

"The Critical Path to Success in Foreign Markets," v. 11, n. 3, May 1964, p. 4. Speech. The importance of becoming international in order to remain economically ahead is discussed from the viewpoint of the United States insurance industry.

FLOREEN, DAVID A.

"Marine and Property Insurance in Mexico," v. 11, n. 1, January 1964, p. 14. Laws in Mexico that affect the insurance market are described. The effects on American business and some of the coverage available are reviewed.

GARRISON, M. RAYMOND, JR.

"Foreign Insurance—An Aspect for Management," v. 6, n. 5, September 1959, p. 8. Speech. A general discussion is given of insurance managers and their involvement in foreign insurance programs.

GRAY, WILLIAM B.

"Insurance Markets Across the Border," v. 7, n. 3, May 1960, p. 6. Speech. A discussion of Canadian insurance markets is given. Specific topics include property insurance; liability, boiler, and marine insurance; and blanket accident, group, and pension insurance.

SUBJECT INDEX

Insurance

Foreign and International Insurance

JACOBSON, G. F.

"An Historical Sketch of Lloyd's," Part II, v. 2, n. 4, December 1955, p. 10. The history of Lloyd's is discussed further, covering the entrance of Lloyd's into the American market in 1906 through today's modern risk treatment operations.

"An Historical Sketch of Lloyd's," Part I, v. 2, n. 3, September 1955, p. 14. The author presents an interesting discussion of the history of Lloyd's.

JONES, ERWIN C.

"Travel Insurance," v. 7, n. 4, July 1960, p. 6. The author provides a general discussion of business and pleasure travel insurance with emphasis on the international implications of these lines.

KRALL, WILLIAM T.

"Insurance in Malaysia," v. 11, n. 1, January 1964, p. 10. Specific facts about the country which affect the insurance market there are reviewed.

MORONE, JAMES A.

"The Argentina Insurance Market," v. 12, n. 5, September 1965, p. 14. An interesting discussion is presented of the Argentina insurance market and the related factors that affect it.

NAUDE, GEOFFREY F.

"Current Trends at Lloyd's," v. 15, n. 6, November 1968, p. 16. The reader gets a look at the changes that Lloyd's is going through as a result of its catastrophic losses of recent years.

NIEDECKER, WILLIAM

"Foreign Insurance—Today and Tomorrow," v. 5, n. 6, November 1958, p. 6. Speech. A discussion of how foreign insurance may differ tomorrow from today—inflation, broadened forms, changes in fire and extended coverage rates, tighter underwriting, and more emphasis on safety and housekeeping are some of the factors which will change and cause change.

PALMER, DAVID V.

"Lloyd's of London," v. 5, n. 1, January 1958, p. 18. Speech. The author clears up some misconceptions about Lloyd's. Lloyd's offers *capacity* and *flexibility* and other benefits to the United States market.

PUTNAM, HARRINGTON

"Key Facts of Foreign Insurance," v. 11, n. 4, July 1964, p. 3. Speech. A general discussion of differences in insurance among key foreign countries is provided.

"Major Foreign Property and Casualty Markets," v. 8, n. 3, May 1961, p. 10. Speech. The author discusses types of insurance available in different foreign markets.

SPENCER, JOHN C.

"The Lloyd's Market," v. 14, n. 6, November 1967, p. 22. The author remarks upon the difficulties and serious problems that underwriters are facing today; he looks at Lloyd's in particular and discusses what can be done to improve their outlook for the future.

THOMAS, JOSEPH D.

"Moral Aspects of Involvement in the World Insurance Community," v. 15, n. 1, January 1968, p. 10. Speech. Some pressures under which the insurance industry operates along with its duties to the public and other groups are discussed.

WEIMERT, JOSEPH B.

"A Brief Look at Foreign Insurance," v. 13, n. 6, November 1966, p. 14. The similarities in foreign and domestic insurance are explored. Typical foreign experiences are cited.

SUBJECT INDEX

Insurance

Foreign and International Insurance

YOUNG, KENNETH MacDONALD

"Canadian Underwriter's Association Greet the Alberta Risk and Insurance Management Society, ASIM," v. 12, n. 5, September 1965, p. 6. The author briefly describes the growth of Canada and its insurance industry.

SUBJECT INDEX

Insurance

General

AUSTIN, C. HENRY

"The American Consumer Views Insurance," v. 4, n. 4, July 1957, p. 10. The author speaks on the elimination, reduction, and transfer of risks, and also on methods employed by management in dealing with insurance matters. The consumer's view of insurance companies is also discussed.

BICKLEY, JOHN S.

"Trends and Problems—In the Insurance Business," v. 2, n. 3, September 1955, p. 8. Speech. The author describes the unique function of insurance, analyzes the weaknesses and strengths of the system, and discusses trends in public relations and broader forms. Speech.

BROWNLOW, JAMES S., JR.

"Certificates of Insurance," v. 9, n. 4, July 1962, p. 12. Speech. Certificates of insurance can serve many useful purposes, but they can also create many problems. The author discusses topics such as: what certificates do, why do we need them, from whom to get them, to whom should you give them, and what the certificate should show.

CLARK, ERNEST L.

"Check . . . Your Corporate Insurance Program," v. 9, n. 4, July 1962, p. 10. The author discusses revaluing insurance coverage for a corporation. Topics covered are fire, fire use and occupancy, commercial properties floater, crime bond, steam boiler, machinery use and occupancy, public liability, and auto liability. Many definitions are given.

CLEM, W. HOWARD

With John Benson. "Insurance Management Problems in the Gulf Coast," v. 3, n. 5, September 1956, p. 7. A general discussion of specific problems found in insuring Gulf Coast areas is presented.

DAENZER, BERNARD J.

"A Seller's Market," v. 15, n. 6, November 1968, p. 18. The author gives the reader a look at the nature of the underwriting function, with emphasis on the pricing of insurance and selling of the risk to the underwriter.

ELLIS, ALEXANDER, JR.

"The One Package Approach," v. 12, n. 1, January 1955, p. 10. Speech. The author speaks on the objectives and purposes and gives a description of the all-inclusive policy.

EVEN, JOHN T.

"Corporate Insurance Administration," v. 12, n. 6, November 1965, p. 8. Speech. A discussion is given of management's responsibility in the field of insurance.

GREAVES, THOMAS GUY, JR.

"Payment and Performance Bonds for Private Construction," v. 12, n. 6, November 1965, p. 12. Speech. A discussion is given of the more commonly used surety bonds for private construction contracts.

GREENLEY, CASIMIR Z.

"Insurance, Self-Insurance, and Non-Insurance," v. 1, n. 4, December 1954, p. 16. Speech reprint. The author gives advice to risk managers on what risks to insure with advice on self- and non-insurance.

HULCHER, BERNARD M.

"Capacity Woes: What Can the Buyer Do?," v. 17, n. 2, February 1970, p. 4. The causes of capacity shortage are inflation and unprofitability. Ways to solve the problem include self-insurance, use of captive insurance companies, and use of speciality insurance companies. Rate fluctuation freedom and safety are discussed.

SUBJECT INDEX

Insurance

General

JACOBSON, G. F.

- "An Historical Sketch of Lloyd's," Part II, v. 2, n. 4, December 1955, p. 10. The history of Lloyd's is discussed further, covering the entrance of Lloyd's into the American market in 1906 through today's modern risk treatment operations.
- "An Historical Sketch of Lloyd's," Part I, v. 2, n. 3, September 1955, p. 14. The author presents an interesting discussion of the history of Lloyd's.

KELLY, AMBROSE B.

- "The Changing Insurance Business," v. 9, n. 6, November 1962, p. 14. Speech. The author discusses various topics including conservation in insurance, development and use of contracts, formulation of rates, marketing of insurance, insurance regulation, and government as an insurer.

KERNER, ALEXANDER

- "The Real Big Loss—Can It Be Covered by a Contract Bond?," v. 2, n. 1, March 1955, p. 11. Speech. The author explains various aspects of the contract bond—when it is used, the types, and provisions to include. Questions and answers are included.

KIPP, PAUL

- "Insurance Problems in the Contracting Field," v. 5, n. 5, September 1958, p. 10. Speech. Mention is made of some of the more common problems deserving attention in insuring contractual obligations—problems such as builder's risk, liability coverage, and workmen's compensation.

KIRKPATRICK, A. L.

- "The Insurance Picture as Viewed from the Washington Scene," v. 3, n. 6, November 1956, p. 8. Speech. Comments on some current proposals for federal insurance programs are presented by the manager of the Insurance Department of the United States Chamber of Commerce.

LASATER, EMERSON

- "Busy Today, Mr. Insurance Buyer?," v. 2, n. 3, September 1955, p. 10. The author discusses the duties of the insurance manager, covering subjects from the qualities needed in a buyer to the qualities necessary in a broker to the standards by which one should judge one's insurance.

MCCULLOUGH, ROY C.

- "Multiple Line Insurance and Its Value to the Insuring Public," v. 1, n. 1, March 1954, p. 12. The importance of multiple line insurance is emphasized, and the advantages of rarely-used lines are discussed. The development of multiple line insurers has provided the opportunity for greater ease and simplicity in policywriting, entailing significant cost reductions as well.

ROGERS, GEORGE E.

- "Getting the Most for Your Insurance Dollar," v. 1, n. 2, June 1954, p. 6. The author discusses changes in insurance. He tells what to insure, how to insure it, and how to develop a "good" insurance program.

SMITH, J. MILBURN

- "Candid Views from Mars," v. 5, n. 1, January 1958, p. 12. Speech. The author satirizes today's insurance business, covering areas from premium rates to management.

STICKLER, PAUL G.

- "The 'I's' Have It," v. 13, n. 6, November 1966, p. 16. Speech. A discussion is given of some attributes that customers expect from independent insurance agents and companies. The author also gives some formulas for success—all beginning with I.

SUBJECT INDEX

Insurance

General

SUTER, BRUCE H.

"Municipal Insurance Programs," v. 12, n. 3, May 1955, p. 8. The author discusses the difficulties in getting adequate coverage for public property and the liberal trend in court decisions. Also, a discussion is given of the purpose of administrative records and of the nature of records and statistics.

TURRO, MARIE E.

"What Can the Insurance Industry Do for the Risk Manager?," v. 11, n. 5, September 1964, p. 6. What can be done to preserve state regulation of the insurance industry? The author discusses research and development and a code of ethics for all the industry. Speech.

AUTHOR UNKNOWN

"Who Went to Bat for Multiple Line Underwriting," v. 4, n. 3, May 1957, p. 5. Risk Research Institute's part in the passage of the Multiple Line Underwriting Bill is discussed. This bill is explained in detail, and its influence on the insurance industry is explained. Other legislation sponsored by the Risk Research Institute is also discussed.

SUBJECT INDEX

Insurance

General Liability Insurance

ALCORN, SAMUEL

"Personal Injury Trends," v. 11, n. 5, September 1964, p. 10. Speech. The background of personal injury insurance and the differences between personal and bodily injury are considered.

ANDREWS, HAYWARD

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 8. The author feels that the problem with the new comprehensive general liability policy is in the wording, and he attempts to clarify some of the misunderstandings.

BAILE, HAROLD S.

"The Changing Concept of Your Legal Liability," v. 2, n. 2, June 1955, p. 8. Speech reprint. The importance of foresight and flexibility in underwriting liability insurance is emphasized in this discussion of liability history and new trends.

BECK, A. B.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 14. The author feels that the 1966 general liability policy is a product of negative thinking and was adopted to provide the bureau companies with the tools to remain competitive.

BLAND, RICHARD W.

"An Insured Examines the Liability Contract," v. 15, n. 2, March 1968, p. 3. This article is a comparison of the comprehensive general liability form of 1955 and that of 1966; the author puts forth his observations on this subject.

"The New Comprehensive Liability Policy," v. 14, n. 1, January 1967, p. 3. Speech. The functions of risk management are analyzed. A discussion of the implications of the new policy form is given.

BROMWICH, G. R. E.

"Pollution and Insurance," v. 18, n. 4, April 1971, p. 14. Endorsements placed on general liability policies restricting the coverage provided in respect to pollution may become as routine as exclusions relating to nuclear risks.

CHITTENDON, H. C.

"Third Party Liability," v. 5, n. 3, May 1958, p. 14. Speech. Situations are discussed dealing with third party claims against a first or second party for damages—usually involving negligence in loading and unloading operations.

CLOSE, GORDON

"Construction Risks—General Area of Contractor's Liability," v. 8, n. 3, May 1961, p. 16. Speech. An interesting discussion of third party liabilities and other insurable situations found in construction work is given from the legal point of view.

COX, CHARLES K.

"Liability Insurance in the Era of the Consumer," v. 17, n. 4, April 1970, p. 23. The trend is clear that business is more frequently going to be held responsible for harm done to consumers by their products.

SUBJECT INDEX

Insurance

General Liability Insurance

CULLEN, MARTIN J.

"Some Secret Thoughts of a Catastrophe Liability Underwriter," v. 12, n. 5, September 1965, p. 12. As the handling of specific applications for insurance is discussed in an entertaining manner, a description of an average day in the life of an underwriter is presented.

DRAKE, RUSSELL A., JR.

"Insurance Requirements for Independent Contractors," v. 13, n. 2, March 1966, p. 10. A discussion of the new liability policies, of some of the major changes, and of some areas of potential exposure is presented.

EANNARINO, V. A.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 10. The author divides the new standard general liability into two parts—the jacket and the coverage parts—and discusses each part in detail.

FOREST, JOSEPH H.

"Liability Insurance—Placement and Underwriting," v. 6, n. 6, November 1959, p. 10. A discussion of general liability insurance is given with emphasis on the changes which have evolved lately in coverages.

GALLAGHER, ROBERT G.

"Radioisotope Hazards Evaluation," v. 8, n. 4, July 1961, p. 10. Speech. Gallagher discusses the private use of radioactive materials, the programs to insure safe experimentation, and the methods of educating the public as to what radiation is.

GARVEY, THOMAS A.

"Recent Changes in Liability Forms and the Effect on Coverage," v. 2, n. 4, December 1955, p. 8. The author discusses the general liability policy and the effect on coverages of the new law calling for a revision in forms.

GILLESPIE, ROBERT S.

"Casualty Insurance for Major Risks," v. 11, n. 4, July 1964, p. 8. Speech. An extensive discussion is given of a new way to treat casualty and other forms of insurance. The author prefers the account method.

GOULD, LAURENCE K.

"Liability Insurance—From the Broker's Viewpoint," v. 5, n. 2, March 1958, p. 16. As potential liability increases so should the businessman's coverage. This topic is presented in a panel discussion.

HAIL, DOUGLAS L.

"Public Liability Insurance Coverage," v. 6, n. 4, July 1959, p. 6. Speech. The author discusses with whom to place the public liability policy, its coverage, deductibles, and other topics relating to a company's public liability.

HALL, KENNETH C.

"Defense Contractor's Liability," v. 8, n. 3, May 1961, p. 8. The author discusses the interesting problem of the extent of coverage and possible ways of insuring a defense contractor.

HEALY, T. J.

"Liability Insurance—Legal Aspects," v. 10, n. 3, May 1963, p. 16. Speech. A lawyer extensively discusses the legal history of liability insurance including the reasoning behind past court decisions.

JARMAN, R. BRIAN

"Lack of Good Judgment Insurance," v. 14, n. 2, March 1967, p. 6. Speech. A discussion of directors and officers' legal liability is given with a description of one company's progress in underwriting this line. Problems involved and distinctions in coverage are analyzed.

SUBJECT INDEX

Insurance

General Liability Insurance

MACKAMAN, D. H.

"Leases and Insurance," v. 4, n. 4, July 1957, p. 6. Neither the landlord nor his insurance company should be permitted to collect damages from the tenant for a loss to the landlord insured under a fire and extended coverage insurance policy.

MALONE, EDWARD T.

"Comprehensive Liability Insurance," v. 7, n. 2, March 1960, p. 10. Speech. A general discussion of insuring agreements is given. Some topics covered include Insuring Agreement IV, policy period, territory, exclusions, conditions, limits of liability, and foreign liability insurance.

MCCAFFREY, M. FRANK

"Third Party Liability Policies," v. 3, n. 4, July 1956, p. 12. Speech. The author discusses public liability and comments on the comprehensive liability policy while omitting discussion of the auto liability policy. Accident versus occurrence is also covered.

MECKBACH, WALTER T.

"Construction Risks—Technical Aspects of Liability Insurance," v. 8, n. 3, May 1961, p. 14. Speech. A good discussion is given from the insurance point of view of loopholes in coverage which a contractor may encounter.

NOLL, ANTHONY F.

"Liability Coverage for Employees," v. 8, n. 2, March 1961, p. 8. Speech. A discussion of the uses of general liability policies is given. The author advocates making it universally illegal for an employee to sue another employee of the same employer.

PACHNER, CHARLES W.

"Hidden Assets in Liability Insurance," v. 7, n. 6, November 1960, p. 6. Speech. The author's purpose is to illuminate certain areas of the standard comprehensive general liability policy as automatic signposts of danger and to suggest possible solutions to those problem areas.

RITCHIE, SYDNEY F.

"Owners/Contractors' Insurance," v. 12, n. 2, March 1965, p. 8. Speech. The mechanics of arranging programmes of insurance and various types of coverage available are discussed.

SALFELD, HENRY

"Insurance Pitfalls in Auto Rental Agreements," v. 8, n. 6, November 1961, p. 4. The problems involved in renting autos are analyzed with advice given on how to assure yourself of adequate coverage.

SCHMALZ, RICHARD A.

"Impact of the Comprehensive General Liability Policy on the Corporate Insurance Buyer," v. 15, n. 2, March 1968, p. 6. The author discusses the impact of the comprehensive general liability policy on the risk manager.

SHIPMAN, ROBERT W.

"The New Comprehensive General Liability Policy," v. 12, n. 4, July 1965, p. 6. Speech. The faults in the old form and the advantages of the new are extolled. A description of the new format is given. Its clarity and simplification are described as are the changes in policy conditions, changes in coverage, products liability, and other miscellaneous changes.

SUBJECT INDEX

Insurance

General Liability Insurance

SNOW, GORDON H.

"Liability Insurance—Form the Attorney's Viewpoint," v. 5, n. 2, March 1958, p. 18. Speech. Liability settlements and costs are going up due to inflation, higher awards by courts, legislation, and more crowded highways. Coverage must increase. Is no-fault the answer?

TAYLOR, JAMES R.

"Expanded Liability Insurance," v. 13, n. 4, July 1966, p. 6. The author discusses extensively how to avoid an uninsured claim through a broad liability program; he covers a wide range of possible insurance coverages.

WILSON, GERALD W.

"Guides for Review of Contracts by Corporate Risk Insurance Management," v. 14, n. 5, September 1967, p. 10. The responsibilities for property damage are fixed. The author philosophizes on what is desirable in contracts and discusses contractual assumption of liability arising out of negligence.

WOODROOF, WILLIAM E.

"The Independent Contractor Status," v. 8, n. 6, November 1961, p. 6. Speech. Situations in which an owner may be held liable even if employing an independent contractor are discussed.

SUBJECT INDEX

Insurance

Hold Harmless Agreement

BECK, WILLIAM M.

"The Hold Harmless Agreement—Its Historical Development," v. 11, n. 2, March 1964, p. 4. A general discussion of the historical development of the hold harmless agreement is presented with definitions of terms used and a discussion of types of coverages.

CARSEY, L. S.

"Hold Harmless Agreements," v. 10, n. 5, September 1963, p. 8. Speech. Footnotes and extensive discussion of case examples are to be found in this discussion of the present state of indemnity contracts.

DORTCH, H. WAYNE

"The Hold Harmless Agreement—Insuring the Risk Assumed," v. 11, n. 2, March 1964, p. 8. A discussion on insuring the risks assumed by contractual liability insurance is presented. Exclusions and contract provisions are analyzed. Speech.

EMBRY, LEON E.

"The Hold Harmless Agreement—Pricing Contractual Liability Insurance," v. 11, n. 2, March 1964, p. 10. The pricing of contractual liability insurance is discussed with emphasis on rate standards and their application to rate pricing.

HOWELL, VIRGIL R.

"Contractual Liability and Hold Harmless Agreements," v. 3, n. 6, November 1956, p. 10. A speech on the basic coverages available and the types, degrees, and effects on hold harmless agreements is presented. Cases against such agreements are presented with documentation.

MCDONALD, O. V.

"The Hold Harmless Agreement—A Review in Conclusion of the Preceding Articles," v. 11, n. 2, March 1964, p. 12. Speech. A review and conclusions drawn from the preceding articles is given in outline form. This article should be read in context with "The Hold Harmless Agreement," in four parts in this issue.

MILLER, WILLIAM A.

"A Facet of Risk Management," v. 3, n. 2, March 1956, p. 6. A general discussion of hold harmless clauses is presented from the point of view of company risk management.

YOUNG, JAMES W.

"The Legal Implications of the Hold Harmless Agreement," v. 11, n. 2, March 1964, p. 6. Speech. The legal implications of the hold harmless agreement are discussed with respect to the application in the Texas courts.

AUTHOR UNKNOWN

"'Hold Harmless'—A Vicious Circle!," v. 4, n. 3, May 1957, p. 10. The Risk Research Institute, Inc., presents a comprehensive argument against the use of hold harmless clauses; examples of these clauses are discussed in addended letters sent to the Institute from particular companies.

SUBJECT INDEX

Insurance

Inland Marine Insurance

WEINSTOCK, GUNTHER G.

"Common Carrier Liability," v. 10, n. 4, July 1963, p. 12. The author discusses the history of common carrier liability, a bill of lading contract, and the exposures to loss and how they can be minimized.

"Common Carrier Liability," v. 8, n. 1, January 1961, p. 12. Speech. The author tells of laws affecting carriers, and discusses the role of the Interstate Commerce Commission.

SUBJECT INDEX

Insurance

Insurance and Finance

FAUNCE, GEORGE

"Insurance Premium Financing," v. 12, n. 2, March 1965, p. 6. Speech. An interesting discussion of the advantages of financing versus prepaid insurance is presented.

KELLOGG, CHESTER M.

"How Good Is Your Insurance Carrier?," v. 5, n. 1, January 1958, p. 8. Speech. A brief discussion on how to determine the financial soundness of an insurance company.

LALLEY, EDWARD P.

"Providing Capacity Through Industry and Private Funding," v. 15, n. 5, September 1968, p. 20. An in depth discussion of the problem of insurance capacity and methods of gaining this capacity.

SUTER, BRUCE H.

"Tight Market—Fact and Fiction," v. 15, n. 2, March 1968, p. 18. The author describes the present condition of today's general insurance market, both Lloyd's and the American, and discusses whether or not there is a tight market.

VOLK, ROBERT H.

"Diversification and Financial Changes in the Insurance Industry," v. 17, n. 7, August-September 1970, p. 23. Speech. Insurance companies are starting to use the "holding company" framework to expand operations. It allows for greater profits to stockholders which provides and entices other capital and thus provides capacity for further expansion and growth.

SUBJECT INDEX

Insurance

Insurance and the Future

ADAM, JOHN, JR.

"The Solution," v. 16, n. 2, March-April 1969, p. 33. This article is a general discussion of what's ahead for the insurance industry. Speech.

"Guidelines for Tomorrow," v. 15, n. 3, May 1968, p. 36. The author gives his ideas of the present and the future in the insurance industry. Speech.

ALTSTAETTER, EDWARD W.

"An Industry at the Point of No Return," v. 16, n. 5, September-October 1969, p. 42. Speech. The technology explosion and the insurance industry—what are the ramifications?

BLACK, S. BRUCE

"You and the Future," v. 7, n. 2, March 1960, p. 8. A general discussion of the future of insurance is given. The insurance industry must change to meet the new demands. Speech.

CLARK, ERNEST L.

"Insurance at the Crossroads," v. 5, n. 2, March 1958, p. 26. Speech. The author gives a discussion of some of the problems in the insurance business. Needed is good leadership.

DeWOLF, GEORGE

"Will Private Insurance Satisfy the Customer?" v. 10, n. 6, November 1963, p. 6. How well is the insurance industry satisfying its customers; what new problems will it face? Can private insurance triumph over government insurance?

GILLESPIE, ROBERT S.

"Liability Insurance in the 60's," v. 7, n. 3, May 1960, p. 8. The author discusses the conservative policies of the 60's, the increased frequency of unusual losses, the need for broader coverages, excess and umbrella policies (the big top and the drop-down), and self-insurance. Speech.

JOHNSON, H. CLAY

"Insurance—The Challenges We Face," v. 14, n. 6, November 1967, p. 3. A discussion of the coverage of riot losses caused by social disorders, the tort liability system, and the no fault concept in automobile insurance.

SAMMET, JACQUE

"The Insurance Institution of the 70's," v. 17, n. 4, April 1970, p. 29. The environment of the insurance business is changing—the business must change, too. Affected areas are government intervention, consumerism, and attitudes towards competition. The risk management area has great potential for improving the firm's profitability, but it must convince top management to change with the times.

STOREY, ROLLYN L.

"Risk Management: The Challenges Ahead," v. 17, n. 4, April 1970, p. 5. Insurance men must keep abreast of and predict some of the changes affecting the insurance business—to direct the future rather than be molded by it. Examples of areas of change are government involvement, consumerism, war, pollution, crime, and education.

SUBJECT INDEX

Insurance

Insurance and Inflation

KELLY, AMBROSE B.

"Insurance and Inflation," v. 17, n. 1, January 1970, p. 32. The effect of inflation on the insurer and the insured is discussed along with: the possible use of an indexation clause to boost insurance coverage as prices increase, the impact on multinational operations where inflation rates differ, and the use of holding companies to escape investment restraints.

"The Effect of Inflation on Insurance," v. 16, n. 1, January-February 1969, p. 28. The article discusses what inflation is today and how it is affecting property and casualty insurance.

SUBJECT INDEX

Insurance

Insurance Regulation

DeWOLF, GEORGE

"The Rate Regulation Picture," v. 10, n. 1, January 1963, p. 6. Speech. A history of insurance regulation, a discussion of rates and a criticism of present regulations are presented.

GILMORE, ROBERT N., JR.

"Federal versus State Regulation of Insurance," v. 6, n. 4, July 1959, p. 8. There is presently a considerable amount of federal regulation controlling the insurance business—to prevent further encroachments, state and industry regulations are going to have to be provided.

GROVES, CHARLES H.

"Proposed Attempts to Regulate Foreign Non-Admitted Insurers," v. 9, n. 3, May 1962, p. 6. Speech. A lawyer discusses unreasonable regulatory attempts made upon foreign non-admitted insurers.

HAMMEL, HONORABLE PAUL A.

"Possible Dual Supervision and Regulation of the Insurance Industry," v. 5, n. 6, November 1958, p. 10. Speech. The case is presented against letting the federal government gain any great degree of control over the insurance industry.

KNOWLTON, HONORABLE DONALD

"The Business of and the Regulation of Insurance by the Antitrust Subcommittee of the United States Senate," v. 8, n. 1, January 1961, p. 6. Speech. Beginning with the events that led to the passage of the McCarran Act, this article traces the investigation of antitrust and monopoly from work done by the NAIC to current Supreme Court decisions.

LEMMON, VESTAL

"Effective Competition under State Regulations," v. 8, n. 5, September 1961, p. 10. Speech. An independent insurer espouses competition free from state regulations and uniformities.

MALONEY, JOHN R.

"Federal Regulation of the Insurance Industry," v. 7, n. 4, July 1960, p. 10. A history and case examples are given of the growth of the regulation of the insurance industry.

McHUGH, DONALD P.

"Effective Regulation of Insurance," v. 8, n. 4, July 1961, p. 6. Speech. The author discusses the power and influence of the Insurance Consumer Committee.

MEYNER, ROBERT B.

"Insurance Regulation in the United States," v. 7, n. 1, January 1960, p. 10. The problems of state regulation are discussed from the viewpoint of a governor; new developments are also mentioned.

PARRETT, JOSEPH T.

"The Policyholder Appraises State Regulations," v. 5, n. 4, July 1958, p. 6. An appraisal is given of state regulations of the insurance industry—could the federal government do a better job?

PUGH, WILLIAM B., JR.

"Regulatory Developments in Mass Merchandising," v. 18, n. 7, August-September 1971, p. 28. Set forth is an approach for a proper regulatory pattern.

SUBJECT INDEX

Insurance

Insurance Regulation

ROGERS, GEORGE E.

"Insurance Regulation from the Consumer's Viewpoint," v. 10, n. 6, November 1963, p. 12. Speech. Some references to legal precedents are given. The problems of insurance buyers in today's market are discussed.

STEWART, HONORABLE RICHARD E.

"The Social Responsibility of Insurance Regulation," v. 15, n. 4, July 1968, p. 10. Speech. The intervention of government in insurance, the regulation of the insurance industry, and a redefinition of insurance goals are discussed.

SULLIVAN, FRANK

"Operation and Purpose of the Office of the Insurance Commissioner," v. 13, n. 4, July 1966, p. 10. Speech. A discussion is given of the origin of insurance business regulation, its purpose, and its possible future.

SUBJECT INDEX

Insurance

Marine Insurance

ALDERMAN, CLIFFORD L.

"Getting the Most Out of Marine Insurance," v. 2, n. 1, March 1955, p. 4. The author discusses the types and coverages of marine insurance. The main points covered are packing, delay and exposure, handling and storage, and claims recoveries.

CUNNINGHAM, J.

"Cargo Insurance and Carrier Liability," v. 11, n. 3, May 1964, p. 8. Speech. A discussion is given of whether or not to insure goods you plan to ship on the basis of carrier liability and possible extent of risk.

HOLDEN, EDWARD C., JR.

"Marine Insurance," v. 3, n. 3, May 1956, p. 18. An outline of ocean marine insurance is presented. Open policies, export and import shipments, and what to do in event of loss are discussed.

LEWIS, FRANCIS A.

"Who Really Controls Your Marine Insurance," v. 12, n. 4, July 1965, p. 8. Does buyer-placed insurance cover the seller? Some pitfalls which are encountered are discussed. The foreign customer will usually not object to having the United States insure the shipment.

MCDOWELL, CARL E.

"Marine Cargo Markets," v. 14, n. 1, January 1967, p. 10. Speech. The author's purpose is to create a realization that the premium cost to a buyer of cargo insurance can be substantially influenced by what the insurance buyer does to control losses.

PESTELL, R. C. J.

"Marine Insurance: A Modern Explanation of Critical Principles and Their Application to Arctic Voyages," v. 18, n. 6, June-July 1971, p. 8. A review of the development of marine insurance as well as some guidelines for handling losses in the Arctic are outlined.

VICKERY, EDWARD D.

"Warehouse to Customer," v. 5, n. 4, July 1958, p. 16. Speech. The perils of shipping cargoes by sea without adequate insurance coverage are outlined.

WELLS, WALTER T.

"Why Package Cargo?," v. 14, n. 2, March 1967, p. 10. Speech. The author presents arguments against standardizing cargo insurance policies.

WYNNE, ALFRED C.

"A-1 at Lloyd's," v. 6, n. 5, September 1959, p. 6. The author discusses the history of Lloyd's Register of Shipping and the development of the term "A-1."

SUBJECT INDEX

Insurance

Mass Merchandising

BECKER, RALPH E.

With Herbert S. Denenberg. "The Future of Group Property and Liability Insurance," v. 15, n. 5, September 1968, p. 4. The author discusses what insurance regulation is and some of the reasons that group insurance is sound.

BLAND, RICHARD W.

"Group Auto Insurance," v. 15, n. 3, May 1968, p. 10. The article is written from the corporate insurance buyer's point of view. It distinguishes between the mass merchandising of a deviate rated program and the development of a true group approach.

DENENBERG, HERBERT S.

With Rodney F. Pyfer. "The Consumer Speaks on Mass Marketing: University of Pennsylvania's Group Property and Liability Program," v. 17, n. 10, December 1970, p. 17. The University's program has been very successful and well received. It is beginning to realize the promise and potential of group insurance plans.

FIELD, IRVING

"Development of Group Auto Insurance," v. 15, n. 2, May 1968, p. 4. A discussion of the advantages and disadvantages of group auto and property insurance is given. The author analyzes the results of several pertinent public surveys.

KIRKBRIDE, JON M.

"Consumer-Group Merchandising and the Corporate Insurance Buyer," v. 18, n. 6, June-July 1971, p. 22. Stressed is the need for immediate action to help formulate company policy and positions which will lead to the best possible working relationship between management and labor.

LORING, DANFORTH

"Group Auto Insurance," v. 15, n. 3, May 1968, p. 26. The author looks at the impact of mass marketing on the agency system and insurance regulation's effect on mass merchandising; the perils to basic underwriting principles from mass merchandising are also discussed.

PUGH, WILLIAM B., JR.

"Regulatory Developments in Mass Merchandising," v. 18, n. 7, August-September 1971, p. 28. Set forth is an approach for a proper regulatory pattern.

SIEGEL, NATHAN H.

"Mass Merchandising Personal Lines—Pro or Con?," v. 17, n. 1, January 1970, p. 18. Given is a description of the favorable and unfavorable aspects of the mass marketing of insurance (auto et. al.) on a group basis. Conclusion: The author feels strongly against the plan because it benefits a minority at the expense of the majority.

WEBB, BERNARD L.

"Collective Merchandising—The Employer's Viewpoint," v. 15, n. 6, November 1968, p. 3. Presented are the details and results of a survey of large employers to determine their attitudes toward and experiences with the collective merchandising of automobile insurance.

SUBJECT INDEX

Insurance

No-Fault Auto

DENENBERG, HERBERT S.

"The 'No-Remedy' Remedy for Automobile Injuries: The AIA Plan and Its Rockefeller Descendants," v. 17, n. 9, November 1970, p. 15. Speech. The author speaks out against the Rockefeller (and similar) half-hearted attempts at developing a no-fault auto insurance plan. More effective public education and mobilization of public opinion are necessary to prevent unsatisfactory plans from getting established.

DeWOLF, GEORGE E.

"The NAII Dual Protection Plan," v. 18, n. 5, May 1971, p. 8. This article presents an outline of the Association's program for auto insurance reform.

GALLAHER, EDWARD P.

"Compensation for Injuries Without Regard to Fault," v. 6, n. 1, January 1959, p. 10. The article deals with exaggerated and faked claims resulting from automobile accidents.

LANSMAN, H. A.

"Automobile Reparatons Systems," v. 16, n. 3, June 1969, p. 19. Speech. The speech covers ideas on how to improve methods of paying automobile accident victims for their damages.

STARK, MELVIN L.

"The Rights of a No-Fault Auto Insurance System," v. 17, n. 9, November 1970, p. 9. The author is in favor of no-fault auto insurance. The "fault" concept is found *only* in auto liability insurance and is contradictory to general insurance principles.

TAYLOR, GORDON E.

"Auto Insurance in Canada," v. 16, n. 5, September-October 1969, p. 8. Speech. This speech discusses how to assure that all licensed drivers in your city or country have auto liability insurance. It also describes a fund provided to help accident victims who have been injured by an uninsured motorist.

SUBJECT INDEX

Insurance

Products Liability

DAMON, E. DEAN

"Products Liability," v. 14, n. 4, July 1967, p. 3. A discussion of claims problems with emphasis on producer's of human consumer goods is given. The author tells how to provide adequate coverage against claims.

DOW, ALLAN L.

"Liability Insurance—Products Liability," v. 10, n. 3, May 1963, p. 12. Speech. The author gives descriptions of products claims and problems encountered by an underwriter.

DRAKE, RUSSELL A., JR.

"Products Liability," v. 14, n. 4, July 1967, p. 12. Speech. The author looks at products liability under the new liability policy forms with mention of new policies, frequency of occurrence, design error, exclusion, first bite condition, sistership exclusion, and vendor's endorsement.

FOSTER, VERNON G.

"The Privy Rule," v. 9, n. 1, January 1962, p. 10. Speech. The author discusses the extent of the abandonment of the privy rule—the effect on products liability and the significance of the effect upon liability claims.

HENNING, DONALD W.

With A. Edward Thompson, Alfred J. Trimble, and Orion Spaid. "Products Liability," v. 16, n. 4, July-August 1969, p. 12. Speeches. The authors discuss program concepts, coverage attitudes, loss control efforts, and an insured chronological stabilization plan.

"Products Liability," v. 14, n. 4, July 1967, p. 6. The author discusses anticipated insurance problems arising from products property damage. He comments on products insurance coverage changes under the new comprehensive general liability policy.

McCAHILL, F. X., JR.

"Products Liability," v. 9, n. 6, November 1962, p. 8. Speech. The author gives a short history of products liability with an analysis of the risk. He discusses and illustrates minimizing exposures, negotiation of commercial insurance coverage, and "who is insured."

McCOY, DAN A.

"Solutions to the Product Liability Problem," v. 18, n. 4, April 1971, p. 6. The author goes through a Kepner Trego analysis in order to define the problems in liability insurance coverage, and he offers possible solutions.

PAQUET, ANDRE

"Liability Insurance—Past and Present," v. 13, n. 2, March 1966, p. 6. The author looks at some of the important changes in liability insurance that will broaden the coverage or clarify intent.

PAWLACK, RONALD R.

"Manufacturer's Design Liability: The Expanding Frontiers of the Law, Part II," v. 17, n. 1, January 1971, p. 6. It is difficult to try to predict the future course of products liability litigation in the courts. Observations are that courts may become more strict with manufacturers.

SUBJECT INDEX

Insurance

Products Liability

PAWLACK, RONALD R.

"Manufacturer's Design Liability: The Expanding Frontiers of the Law, Part I," v. 17, n. 10, December 1970, p. 7. This article views theories of product liability and their evolution to modern day negligence and strict liability in tort.

ROONEY, ROBERT O.

"Teamwork of Defense," v. 14, n. 4, July 1967, p. 10. Speech. The author gives advice on assuring your company of as few products liability cases as possible.

SALFELD, HENRY

"Vendors' Products Liability Insurance," v. 14, n. 4, July 1967, p. 14. The author provides information on the new conditions in effect concerning vendors' liability for their products and the implications from these conditions.

SCHOEN, HERBERT P.

"Products and Contractual Liability Insurance," v. 8, n. 5, September 1961, p. 4. This article gives a theory history of products liability insurance and a discussion of that insurance from a legal point of view.

SHIPMAN, ROBERT W.

"Products Liability Insurance," v. 12, n. 1, January 1965, p. 6. Speech. The author discusses different aspects of product liability including malfunction, consequential loss, recall and sistership, "occurrence," "batch" clause, defense, and "warranties."

THOMPSON, A. EDWARD

"Products Liability: Loss Control Key to Continued Coverage," v. 18, n. 2, February 1971, p. 13. Speech. Stronger positive steps are necessary to control losses from product liability claims and to prevent the possible loss of products liability coverage. An outline of a loss control program is included with emphasis on delivering a "good" product rather than on a collection of historical data to estimate losses.

SUBJECT INDEX

Insurance

Property Insurance

BABCOCK, CHESTER I.

"Lessons of Large Loss Fires of 1953," v. 1, n. 3, September 1954, p. 7. Speech.
The author discusses indirect losses and gives some actual case histories.

BASS, R. S.

"Insurance as Respects Its Importance to Credit," v. 1, n. 3, September 1954, p. 18.
The author reviews principles which must be applied by the credit man in evaluating the insurance program of a business in terms of replacement of the entire physical structure plus earnings in the event of a casualty.

BINDI, EDWARD R.

"Difference in Condition," v. 13, n. 1, January 1936, p. 6. What is difference in condition? A history is given. Flexibility of forms, markets, rates, physical information, and innovations are also discussed.

BRIGHTMAN, WILLIAM T., JR.

"Review and Preview," v. 2, n. 3, September 1955, p. 3. The president of a factory mutual insurance company discusses the highlights of the history of property insurance with particular attention to mutual companies and predicts some major trends for the future. Speech.

BUFFINTON, PHILIP G.

"Earthquake Insurance in the United States," v. 7, n. 5, September 1960, p. 10.
The author tells how seismologists can help underwriters. The discussion also covers rate factors: construction, protection, occupancy, exposure, frequency of loss, and credibility of statistics. Catastrophe coverage is described.

CARNIGLIA, R. C.

"Underwriting the Commercial Risk," v. 10, n. 1, January 1963, p. 12. The advantage of deductible insurance over retrospective programs is propounded. The discussion is in terms of costs and other benefits.

CHAVENNES, A. L.

"Deductible Fire Insurance," v. 6, n. 3, May 1959, p. 14. Speech. The author describes deductible fire insurance and the coverage it affords.

CLINE, J. E.

"Riot Insurance Considerations," v. 14, n. 6, November 1967, p. 8. The reader is given a look at what constitutes a riot, the difference in riot and insurrection, and some basic points concerning civil disobedience.

CUSHMAN, W. F.

"Can You Stand a Shock," v. 4, n. 6, November 1957, p. 12. The author discusses the problem of earthquakes, how they affect properties, and steps that can be taken to meet the problem. Speech.

DAENZER, BERNARD J.

"Why Not 'All-Risk'," v. 12, n. 1, January 1965, p. 8. Speech. The importance of all-risk insurance is stressed. Concrete examples are given in reference to finished structures and buildings during the course of construction.

DEGENER, ROBERT F.

"Multiple Line Underwriting," v. 5, n. 4, July 1958, p. 14. Speech. "All loss" coverage policies are discussed, with mention of covered and excluded losses. Considerations for an individual company are described.

DILWORTH, EDWARD L.

"Manufacturers Output Policy," v. 3, n. 2, March 1956, p. 28. Speech. The goal of the buyer is a blanket policy; the author discusses the progress of the industry towards that end.

SUBJECT INDEX

Insurance

Property Insurance

DUBAIN, MYRON

"Supplemental Property Insurance," v. 15, n. 1, January 1968, p. 3. Speech. A discussion is given of some of the best supplemental coverages: difference in condition, demolition, construction. Contingent liability from operation of building laws, earthquakes, and flood loss are some other topics treated.

EVEN, JOHN T.

"Zoning . . . How Does It Affect Your Insurance," v. 8, n. 2, March 1961, p. 10. Speech. The author emphasizes the affect of new ordinance standards on insurable values of plant properties and on adjustment of losses under various policies.

EVERILL, H. G.

"The Insurance Department's Place in the Construction of an Industrial Plant," v. 2, n. 3, September 1955, p. 6. This article discusses the risk management job encountered in the construction of one particular building.

GARLOCK, DONALD L.

"A View of Property Coverages," v. 14, n. 5, November 1967, p. 10. The author discusses some of the problems related to insurance in terms of social, economic, and technological aspects.

HOLLOWAY, CARL E.

"What's Different about Difference of Conditions," v. 14, n. 3, May 1967, p. 6. Speech. There are problems in exclusions. The need for all-risk coverage is described. Examples are given.

JONES, T. LAWRENCE

"Riot Losses—Challenge to Society and Insurance," v. 15, n. 4, July 1968, p. 14. Speech. This article examines the problems and wastes incurred from riots. Legislation and other solutions to urban market insurance are discussed.

KELLY, AMBROSE B.

"The Factory Mutuals," v. 13, n. 4, July 1966, p. 8. Speech. The factory mutual system as managers of industrial risk is discussed. A history and statement of purpose of the mutual system are presented.

LITCHER, JOHN C.

"The Valuation of Property for Insurance Purposes," v. 10, n. 4, July 1963, p. 4. Speech. The method of valuation of property depends upon the item itself and the purpose for insuring.

MERIFIELD, RUSSELL R.

"Corporate Insurance," v. 5, n. 1, January 1958, p. 6. Speech. The principles of insurance and a historical outline are presented. Modern fire insurance is discussed as well as what to insure, why to insure, and insurance administration.

RANDLETT, WALTER O.

"Fire Protection Policy and Practices in Electric Generating Stations," v. 4, n. 5, September 1957, p. 6. This article covers the fire protection policy and practices used in electric generating stations of the Virginia Electric and Power Company.

RIDGWAY, WILLIAM C., JR.

"The Urban Market Story," v. 15, n. 4, July 1968, p. 16. Speech. The author explains how urban areas arrived at their present condition. He discusses the implications from the resultant increase in riots and their effect on insurance.

SMITH, KENNETH O.

"Rating Schedules of New York Fire Insurance Rating Organization," v. 4, n. 6, November 1957, p. 14. The author discusses how rating schedules are developed.

SUBJECT INDEX

Insurance

Property Insurance

STENZ, DALE G.

"Actual Cash Value," v. 8, n. 4, July 1961, p. 14. Speech. The value of insured property must be kept up to date. Business failure may result if property is not insured for its full, current market value. The author discusses aspects of insuring for full value.

TRAINER, JACK R.

"Riot Insurance—Present and Future," v. 15, n. 3, May 1968, p. 34. The history of riot's effect on industry is described. Other topics discussed include fair plans, state pools, tax deferral measure, recommendations, and coverage problems. Speech.

WARREN, DAVID

"Measuring Fire Protection Costs," v. 8, n. 1, January 1961, p. 10. Speech. The author deals with various aspects surrounding costs of fire insurance.

WHITE, LEONARD H.

"Fire, Legal, and Water Damage," v. 9, n. 4, July 1962, p. 8. This article deals with coverage and liability under fire and water damage. The author discusses how insurance managers should protect the assets of the stockholders.

YOUNG, W. M.

"Valuation for Insurance Purposes," v. 6, n. 3, May 1959, p. 12. The author explains how to determine the amount of insurance by looking at the premium rate, the amount of coverage to be purchased, and the value of property at the time of loss.

AUTHOR UNKNOWN

"Report on Flood Insurance," v. 3, n. 1, January 1956, p. 14. Senator Lehman of New York proposes government-issued insurance coverage for floods, riots, and other natural and man-made disasters.

SUBJECT INDEX

Insurance

Rate Making

ALDRICH, WILLIAM C.

"Inter-State Rating," v. 13, n. 1, January 1966, p. 14. Speech. The author discusses all phases of the pricing of a workmen's compensation plan for an employer with operations in more than one state.

GERBER, HONORABLE JOSEPH S.

"Rating Concepts of Today," v. 9, n. 4, July 1962, p. 6. Speech. The author discusses the current rate situation; he mentions the pros and cons of various aspects of rates. He also talks of the difficulty of handling certain risk areas.

HIRD, J. G.

"The Canadian Insurance Rating Scene," v. 9, n. 2, March 1962, p. 14. Speech. Comparisons are made between the United States and Canadian markets; government supervision is discussed.

KELLY, AMBROSE B.

"How Factory Mutual Rates Are Established," v. 4, n. 6, November 1957, p. 10. The author discusses the determination of package insurance rates for high quality insurance risks; he includes statistical plans and actuarial formulas.

McHUGH, DONALD P.

"The Role of Competition in Insurance Rate Making," v. 6, n. 3, May 1959, p. 8. The author discusses rate making as opposed to price fixing and the problems involved. Speech.

MERTZ, ARTHUR C.

"An Independent's View of the Rating Scene," v. 8, n. 6, November 1961, p. 3. Speech. An independent discusses the problems of rating and advocates freer insurance regulations. He gives some ideas on how to improve the situation and some history of related legislation.

SUBJECT INDEX

Insurance

Reinsurance

BARINGER, JOHN L.

"Chemical Industry Insurance," v. 16, n. 1, January-February 1969, p. 36. This article is a discussion of reinsurance—why we have it and what it means.

BONAR, LOUIS A.

"Lack of Capacity, Deductibles and Increased Premiums," v. 16, n. 1, January-February 1969, p. 44. The author provides a discussion of the lack of capacity, deductibles, and increased premiums for insurance in general.

HULCHER, BERNARD M.

"Capacity Woes: What Can the Buyer Do?," v. 17, n. 2, February 1970, p. 4. The causes of capacity shortage are inflation and unprofitability. Ways to solve the problem include self-insurance, use of captive insurance companies, and use of specialty insurance companies. Rate fluctuation freedom and safety are discussed.

KRAMER, HENRY T.

"Trends Affecting the Business of Reinsurance," v. 18, n. 1, January 1971, p. 29. Speech. Trends discussed include market trends: inflation, economic status of insurance business (capacity problems and investor's attitudes); social trends: economic efficiency, "right" to insurance, and public attitude of distrust; and economic trends: consumerism, technology advances, government intervention, and computerization.

WAGNER, RAYMOND T.

"Reinsurance and Surplus Lines," v. 9, n. 2, March 1962, p. 3. Speech. The author covers the most common forms of reinsurance used today and gives examples of coverage not generally offered by authorized companies.

AUTHOR UNKNOWN

"Capacity Study Survey Report," v. 18, n. 2, February 1971, p. 8. The Research Committee of ASIM has prepared a summary of members' responses to the Capacity Study Committee questionnaire.

SUBJECT INDEX

Insurance

Retrospective Rating

SIEGEL, MARTIN

With Walter M. Murray. "Will Retrospective Rating Cut Insurance Costs This Year?" v. 8, n. 3, May 1961, p. 12. The author discusses the use of retrospective rating for universities.

SUBJECT INDEX

Insurance

Social Conditions and Insurance

CURIT, BARTON F.

"Providing Greater Capacity and Adequate Markets," v. 15, n. 4, July 1968, p. 18. Speech. This article points out the necessity for the revision of urban market insurance. Federal reinsurance and other solutions to the urban market dilemma are considered.

GAIR, HARRY A.

"The Excessive Verdict," v. 6, n. 5, September 1959, p. 10. Speech. The author discusses the trend of excessive restitution in court cases.

GHIARDI, JAMES D.

"No Rest for the Defense," v. 13, n. 3, May 1966, p. 8. The article discusses the "law explosion," the "injury industry," and the resultant court congestion which is seriously threatening our jury trial system.

HEILMAN, H. RICHARD

"The Likely Future Uses of Property Liability Insurance," v. 17, n. 8, October 1970, p. 9. In an era of growing crime, inflation, and social unrest, insurance companies and the government are going to have to work together if the insurance business is to survive with reasonably priced policies.

HEWITT, GRAVES D.

"The Great Relocation," v. 17, n. 9, November 1970, p. 21. The insurance business is beginning to suffer from "congested value." Population increases yield insurable property and risks of increasing size and value. The profitability of insurance companies is faltering—will they last out the century? New pricing and marketing techniques are needed. Speech.

JONES, T. LAWRENCE

"Riot Losses—Challenge to Society and Insurance," v. 15, n. 4, July 1968, p. 14. Speech. This article examines the problems and wastes incurred from riots. Legislation and other solutions to urban market insurance are discussed.

RIDGWAY, WILLIAM C., JR.

"The Urban Market Story," v. 15, n. 4, July 1968, p. 16. Speech. The author explains how urban areas arrived at their present condition. He discusses the implications from the resultant increase in riots and their effect on insurance.

STEWART, HONORABLE RICHARD E.

"The Social Responsibility of Insurance Regulation," v. 15, n. 4, July 1968, p. 10. Speech. The intervention of government in insurance, the regulation of the insurance industry, and a redefinition of insurance goals are discussed.

WHITNEY, A. GRANT

"The Corporation's Role in Social Insurance," v. 12, n. 4, July 1965, p. 3. Speech. The importance of a corporation's active assistance in formulating a good program of social insurance is stressed. The author presents an appealing argument for casting aside the bonds of conformist insurance policies.

SUBJECT INDEX

Insurance

Strike Insurance

LEWIS, R. J.

"Strike Insurance," v. 14, n. 3, May 1967, p. 8. The author talks of a new phenomenon in U. S. labor relations. He defines strike insurance and discusses arguments pro and con, the domestic market, legality, plans for the future, and the long-range impact.

SUBJECT INDEX

Insurance

Surveys

BURROWS, GEORGE S.

"Insurance Surveys . . . What They Should Accomplish," v. 4, n. 3, May 1957, p. 16. Criteria are given which should be applied in determining who should make an insurance survey, and plans for a loss control program are presented.

CERVIN, K. N.

"The Insurance Function and Its Audit," v. 3, n. 3, May 1956, p. 6. Speech. The author tells how to have a successful audit and describes audit procedures.

SUBJECT INDEX

Insurance

Taxation

BRAY, JOHN F.

"Taxes on Insurance and Insurance Legislation in Canada," v. 9, n. 1, January 1962, p. 14. Speech. The speaker talks on changes in Canadian regulations since 1961 regarding unlicensed insurance, insurance law, and tax law.

GOULETTE, F. A.

"The Incidence of Taxes upon Insurance," v. 5, n. 1, January 1958, p. 16. Speech. A general discussion is given of different tax considerations to weigh in buying various insurance policies.

McKAY, WARREN S.

"Impact of Taxes on Insurance," v. 5, n. 4, July 1958, p. 10. Speech. A discussion of the deductibility of insurance expenses and losses for tax purposes is presented.

POOLE, RONALD H.

"The Canadian Insurance Excise Tax," v. 15, n. 4, July 1968, p. 24. The details of this excise tax are revealed, and the author explains why protectionist sentiment has allowed its passage.

SEGHES, PAUL D.

"Federal Income Tax Problems," v. 4, n. 4, July 1957, p. 8. The author discusses federal income tax law relating to casualty losses of business property and the receipt of insurance proceeds with respect to such losses. Speech.

TRAYNOR, WILLIAM K.

"Taxes and Insurance," v. 7, n. 3, May 1960, p. 10. Speech. Comparisons are made between the jobs of tax advisor and insurance manager. Also discussed are uninsured losses and Sections 1033 and 1231 of the Internal Revenue Code.

SUBJECT INDEX

Insurance

Terminology

BLANCHARD, RALPH H.

- "Insurance Terminology," v. 11, n. 1, January 1964, p. 12. A general discussion of the terminology of insurance is presented along with specific definitions.
- "Words, Words, Words," v. 6, n. 2, March 1959, p. 10. The author describes the technical language involved in insurance and tells of the need for a means of communication that will convey knowledge among insurance men and between insurance men and the public.

SUBJECT INDEX

Insurance

Umbrella and Excess Insurance

BEANLAND, WILLIAM C.

"What Can the Umbrella Do for Me?," v. 10, n. 2, March 1963, p. 6. Speech. A discussion is given on the umbrella form of insurance. Topics covered include the form paper, rating, domestic market, potentials, and losses.

BLADES, JOHN H.

"Excess Insurance Market Trends and the New Comprehensive General Liability Policy," v. 14, n. 2, March 1967, p. 8. Speech. The market trends in excess insurance are described, and their relation to the new comprehensive general liability policy is explored. Examples are given.

CAREY, THOMAS

"Excess Coverage—The World Over," v. 14, n. 1, January 1967, p. 6. Speech. The author gives a general discussion of excess third party liability insurance—a history of development and some aspects to consider in purchasing today's umbrella policy.

GSCHWIND, A. EDWARD

"Loopholes in Umbrella Liability Insurance," v. 11, n. 5, September 1964, p. 8. Speech. The purposes, uses, and forms of umbrella insurance are enumerated. The author explains what to do to fill gaps in your existing policy.

HAWLEY, L. F.

"'Umbrella,' 'Kitchen Sink,' 'All-Risk,'" v. 4, n. 2, March 1957, p. 12. A discussion is presented of umbrella liability and of the problems involved in special risk underwriting.

ROEHRIG, W. DANA

"The Changing Trends in Excess Liability," v. 12, n. 6, November 1965, p. 26. New aspects of umbrella coverage are discussed. As the markets for the policy have broadened, the price has decreased. The good umbrella coverage available today is no substitute for proper insurance evaluation.

SANBORN, ROBERT B.

"New Trends in Casualty Insurance," v. 13, n. 6, November 1966, p. 12. Speech. New trends in umbrella and excess liability plus aspects of directors and officers' liability are discussed.

WALDRON, NORMAN V.

"Umbrella Liability Insurance," v. 10, n. 4, July 1963, p. 6. Speech. The author describes the need for and value of umbrella insurance, the alternative available, and when to use it.

SUBJECT INDEX

Insurance

Workmen's Compensation

ALGER, R. V.

"The New Workmen's Compensation and Employer's Liability Policy," v. 1, n. 1, March 1954, p. 6. The author discusses the supplemental endorsements used to help cover fully an employer's legal liability for workmen's compensation.

BROWN, A. WORLEY

"Workmen's Compensation—The State's Viewpoint," v. 10, n. 3, May 1963, p. 6. Speech. The threat of government control in the insurance industry is examined.

CHRISTGAU, VICTOR

"Workmen's Compensation—The Federal Viewpoint," v. 10, n. 3, May 1963, p. 10. Speech. A representative argues that the government is not trying to take over the field of workmen's compensation insurance.

EUBANK, MAHLAN Z.

"Digest of Important Provisions of Model Draft of Workmen's Compensation Law," v. 3, n. 4, July 1956, p. 6. An outline is given with emphasis on the following topics: administration, coverage, definitions, disabilities, benefits, procedures, and hearings and appeals.

HANSON, STANWOOD L.

"Growing Costs of Workmen's Compensation," v. 3, n. 2, March 1956, p. 30. Speech. Some leading decisions are analyzed. The author tells how to obtain relief from the cost of workmen's compensation cases. He discusses the problems of disability and describes the facilities for physical restoration.

HEARD, MANNING W.

"Workmen's Compensation—The Public Viewpoint," v. 10, n. 3, May 1963, p. 8. Speech. The author pleads for a public response against social security duplicating the benefits of workmen's compensation.

LEONARD, EDMUND D.

"Current Considerations in Workmen's Compensation," v. 8, n. 4, July 1961, p. 8. Speech. Workmen's compensation falls far short of its potential; many problems exist. The author discusses some of these problem areas and suggests possible improvements.

LINSTER, J. B.

"The War on Noise," v. 2, n. 4, December 1955, p. 6. Speech. The author discusses early cases affecting workmen's deafness and resulting workmen's compensation benefits. The Wisconsin legislation is examined in detail.

MYERS, JOSEPH N.

"Current Trends in Workmen's Compensation," v. 9, n. 5, September 1962, p. 8. Speech. The value of cost and expense control programs is emphasized. Increases in rates follow cost rises. Loss prevention and control is a solution to expense control.

REALL, GEORGE F.

"Retrospective Rating for Workmen's Compensation," v. 14, n. 2, March 1967, p. 12. The author discusses the merits of different rate plans for a workmen's compensation program.

ROBERSON, R. EARL

"Exposure and Coverages," v. 9, n. 6, November 1962, p. 12. Alabama's workmen's compensation program is described. Actual general principles are analyzed and future implications are considered. Speech.

SUBJECT INDEX

Insurance

Workmen's Compensation

WOODHEAD, HAROLD

"Workmen's Compensation—A Self-Insured Risk," v. 9, n. 5, September 1962, p. 10. The importance of a good top management attitude is stressed. A company must have sufficient size to produce a credible claim experience record. Good quality of claims control is necessary along with an effective safety organization, accurate claims records, and other safeguards.

ZUCKER, WILLIAM

"Problems in Workmen's Compensation," v. 1, n. 4, December 1954, p. 10. The author discusses the Moreland Act commissioner's investigation into the cost of New York's workmen's compensation. Reasons are given for the high costs. The question is raised: Are the benefits worth the cost?

SUBJECT INDEX

Insurance

Wrap-Up Insurance

MURRAY, WALTER M.

With Martin Siegel. "A 'Wrap-Up Plan' At New York University," v. 13, n. 2, March 1966, p. 8. Presented is a discussion of the unique insurance construction program at New York University which produced great savings. This article was reprinted primarily from an article in November 1960.

With Martin Siegel. "A Wrap-Up Plan at New York University," v. 7, n. 6, November 1960, p. 8. Speech. New York University has saved \$220,000 using an insurance construction program; therefore, each construction dollar provided for more square feet due to insurance savings.

PORTER, EMMET

"Construction Risks—Builder's Risk Coverages and Wrap-Up Policy," v. 8, n. 3, May 1961, p. 18. Speech. The author gives a discussion of insurance for equipment and materials used in construction and includes the best types of coverage to use and when.

SELF, ROBERT W.

"Should You Wrap Up Your Primary Coverages," v. 13, n. 6, November 1966, p. 10. Speech. What is the cost effect on mass policies? The author gives a definition of "wrap-up" programs, a history of their development, and advantages and disadvantages of their use.

SUBJECT INDEX

Loss Prevention

ALEXANDER, FRANCIS F.

"Perfect Transportation," v. 11, n. 4, July 1964, p. 10. The need to aim for perfect transportation is discussed—what it means to everyone involved and how to attain it (particularly through loss prevention).

BRERETON, PHILIP R.

With Daniel C. Peterson. "Safety Management for the Risk Manager," v. 18, n. 2, February 1971, p. 31. There are similarities between risk management and safety management. Basic principles of safety management are presented. Risk and safety management are to complement each other, as both are designed for the control of chance happenings.

"Risk Management and Safety Are Partners," v. 16, n. 5, September-October 1969, p. 37. Joint areas of concern are discussed. The author advises on how to select methods of safety control and how to measure your performance.

BRYANT, HARRY L.

"Conservation of Property," v. 15, n. 5, November 1968, p. 8. A brief discussion is given of property conservation and loss prevention based on quotes from the Secretary of Health, Education and Welfare: John W. Gardner.

DONAHUE, GEORGE J.

"Frauds and Losses," v. 11, n. 5, September 1964, p. 4. Management's role in preventing major problems in plant crime is presented. The typical embezzler is described and case histories of embezzler's tricks are discussed.

EIMOLD, WALT

"New Horizons in Motivation and Benefits," v. 18, n. 6, June-July 1971, p. 16. The author advocates forming a force of volunteer combat teams organized by company incentives to fight company and country problems. This approach will help fight employee boredom and dissatisfaction.

ELSBY, C. H.

"A Products Claim Control Program," v. 14, n. 4, July 1967, p. 8. Speech. Are your present claims controls enough? Try for the smallest incidence of error. Watch public relations. Conceive a philosophy and adopt a policy.

FINLAY, GEORGE H.

"Use and Occupancy Insurance," v. 5, n. 2, March 1958, p. 12. The case is argued in favor of carrying business interruption insurance. The author advises on how to determine the proper amount of coverage—what it does and does not cover.

FOULKE, STEWART B., JR.

"Fire Protection and Fire Prevention," v. 4, n. 5, September 1957, p. 8. The author discusses the property and casualty insurance and prevention techniques of Virginia Electric and Power Company.

GELLMAN, HARVEY S.

"How the Computer Can Be Used to Rob You Blind," v. 18, n. 7, August-September 1971, p. 34. The most powerful weapon against fraud or damage is control.

GRIFFIN, GERARD O.

"New Spectrum in Loss Prevention," v. 10, n. 3, May 1963, p. 34. A description of Dravo Corporation's hazard control program is given.

HEIST, RAY

With John W. Folk and John F. Robinson. "Manpower Conservation," v. 13, n. 2, March 1966, p. 3. The article demonstrates what can be done to avoid accidents, how to limit loss when the accident does occur, and what accident prevention research can do to help.

SUBJECT INDEX

Loss Prevention

JENKINS, THOMAS N.

"The Accident-Prone Personality," v. 4, n. 2, March 1957, p. 6. A discussion of the classification of personality factors related to accident proneness is given.

JOHNSON, CLARENCE G.

"Industrial Noise . . . What Does It Mean to You?," v. 9, n. 2, March 1962, p. 8. Speech. A discussion is given of the aims and objectives of the all-industry noise committee; their theories on noise prevention are presented.

MAAS, DR. ROGER B.

"Hearing Conservation in Industry," v. 8, n. 2, March 1961, p. 6. Reprinted speech. A discussion of the criteria for measurement of possible hearing losses and programs for noise control are discussed. What is being done and what can be done in loss prevention are other topics treated.

MCCAILL, F. X., JR.

"Safety and Loss Prevention," v. 16, n. 2, March-April 1969, p. 5. It is the corporate insurance manager's view that the risk manager is a referee between the many departments which affect risk control. The importance of the auditor and the pitfalls of legal oversights are discussed.

MCDERMID, RALPH M.

"How Far Should Safety Go," v. 6, n. 3, May 1959, p. 10. This article explores what the employer's safety man should do in providing safety instructions for general contractors.

OLSON, LeROY

"The Claim Function," v. 13, n. 3, May 1966, p. 10. The article looks at what should be done when a claim is anticipated or filed and how the claim department of a casualty insurer operates.

ROBINSON, H. S.

"Underwriting the Oil, Gas, and Petrochemical Industries," v. 16, n. 4, July-August 1969, p. 37. Speech. What can be done about high and frequent losses? The causes are mechanical breakdown, lack of and poorly trained personnel, need for loss prevention, economy and inflation.

ROUSE, KENNETH A.

"The Employee with a Drinking Problem," v. 11, n. 6, November 1964, p. 30. Speech. A discussion of how to spot an alcoholic employee is presented with suggestions on how to help him.

RUBEY, T. H.

"Safety and Loss Control," v. 9, n. 2, March 1962, p. 12. It is important to have an adequate loss prevention program since lower rates follow a favorable loss experience record.

SPIEGELMAN, ARTHUR

"Engineering Judgment in Product Liability," v. 18, n. 1, January 1971, p. 17. Reasons for increased product liability suits are discussed. There is a need for uniform standards of testing. Technical integrity—not just political courage—is needed if the public is to be protected without unnecessarily distorting technology and burdening the economy.

TOBIN, ELWIN M.

"Today's World Insurance Market," v. 15, n. 1, January 1968, p. 16. Speech. The importance of loss control measures is emphasized in the program of risk management.

SUBJECT INDEX

Loss Prevention

WILE, GEORGE M.

"Risk Exposure for Electronic Data Processing Systems," v. 10, n. 2, March 1963, p. 8. Speech. A comparison is made between risks for owned equipment, rented equipment, and media. Business interruption costs and loss prevention procedures are discussed.

WINGATE, ROGER H.

"The Role of the Insurance Industry in Effective Cost Control," v. 10, n. 5, September 1963, p. 6. To control insurance costs a corporate insurance buyer must learn an effective method of cost control, namely, loss prevention.

SUBJECT INDEX

Miscellaneous Subjects

BARLOW, DOUGLAS

"Should A. S. I. M. Change Its Name?," v. 17, n. 6, June-July 1970, p. 8. The author discusses the origin of the name "American Society of Insurance Management" and analyzes possible alternative names.

BERGES, MARSHALL

"Business and the New Left," v. 17, n. 4, April 1970, p. 11. Business is (and will be) affected by the "new left"—the best attitude is to avoid a narrow-minded approach and to actively try to understand the other's point of view. The problem is that there is a natural aversion to learn from the younger generation.

JACKSON, M. GLEN

"Sold Down the River," v. 8, n. 5, September 1961, p. 6. Speech. The government is threatening the insurance industry with increased regulation; the author tells how to combat the problem in keeping with the American way of private enterprise.

MORRISON, GEORGE E.

"The Role of the Insurance Department of the Chamber of Commerce of the United States," v. 12, n. 5, September 1965, p. 10. Acting as a mediator between the industry and the government, the Insurance Department strives to protect the best interests of both.

PARRETT, JOE T.

"The Aims and Purposes of A. S. I. M.," v. 5, n. 6, November 1958, p. 3. Speech. A discussion is given of steps to help the insurance industry and its workers perform their jobs more professionally.

SAMMET, W. JACQUE

"The Holding Company Concept," v. 16, n. 1, January-February 1969, p. 14. The author presents an argument for the formation of holding companies and a discussion of their advantages.

SUBJECT INDEX

Risk Management

Captive Insurance Companies

KIEFER, JOHN, JR.

"Is a Captive Insurance Company for You?," v. 15, n. 5, September 1968, p. 10.

This article is an updated reprint of the original in the May 1967 issue.

"Is a Captive Foreign Insurance Company for You?," v. 14, n. 3, May 1967, p. 10. The advantages and disadvantages of said companies are discussed. All measure of self-insurance programs apply, as captive companies are virtually little else.

REISS, F. M.

"Captive Insurance Companies," v. 7, n. 4, July 1960, p. 8. Speech. The author discusses the motives for forming them and the advantages of reinsurance.

SUBJECT INDEX

Risk Management

Chronological Stabilization

SPAID, ORION M.

"Insured Chronological Stabilization Plans," v. 4, n. 5, September 1957, p. 16.

The author discusses insured chronological stabilization plans as a new instrument of financial management and focuses on the benefits it affords to a firm.

SUBJECT INDEX

Risk Management

Company Studies

BENSON, JOHN

With W. Howard Clem. "Insurance Management Problems in the Gulf Coast," v. 3, n. 5, September 1956, p. 7. This article deals with specific insurance problems to be found in the Texas coast area.

BICKLEY, JOHN S.

"Risk Management and the University," v. 1, n. 4, December 1954, p. 23. The author discusses the use of outside assistance when instructing students in the field of insurance. Good principles are outlined.

BULLER, KENNETH D.

"Insurance Programs for Franchise Retailers—The Insurance Manager's Role," v. 16, n. 3, June 1969, p. 29. Speech. The role of the insurance manager is outlined; the preparation of the plan and the administration of the plan once effected are his two duties.

CLARKE, CHARLES J.

"Insurance Programs for Franchise Retailers—The Insurance Company's Role," v. 16, n. 3, June 1969, p. 29. Speech. The role of the insurance manager in relation to the insurance industry is stressed and steps in preparing a proper program are given.

COOKSEY, DUANE C.

"Insurance Programs for Franchise Retailers—The Parent Company's Role," v. 16, n. 3, June 1969, p. 28. Speech. Why and to what extent can a company make insurance available to its franchise operators?

GOSLEE, GEORGE W.

"Corporate Insurance Objectives at Ford Motor Company," v. 4, n. 2, March 1957, p. 5. The author discusses the specific problems encountered in insurance at Ford Motor Company.

HALL, K. L.

"Northern Gas and Oil: Plans for Its Journey South," v. 17, n. 3, March 1970, p. 12. Oil transportation concepts are covered, and aspects of an all-land route are discussed as well as a gas transportation concept.

HANSON, DOROTHY

"I Buy Insurance for Fibreboard Products," v. 2, n. 2, June 1955, p. 17. This article explains what the duties of an insurance department are for a large corporation. Dorothy Hanson uses her own job as an example to reinforce this definition of risk management.

KAMEDA, SHIGEO

"How the Japanese Do It," v. 18, n. 3, March 1971, p. 8. Speech. What makes Johnny Nakamura and his 50 million counterparts in Japan run? Reasons are given for Japan's affluence.

McCOMMON, HUBERT

"An Anatomy of a Utility's Risk Management Program," v. 16, n. 5, September-October 1969, p. 21. A company analyzes its risk management program by touching upon the following points: appraisal, coverage specification and procurement, contract coverage, employee benefits, pension plans, and educational requirements for risk managers.

WOMELDORF, W. B.

"Time Out for Tea," v. 4, n. 1, January 1957, p. 14. Business interruption insurance is discussed in relation to Lipton Tea Company.

SUBJECT INDEX

Risk Management

Data Processing

ANGELL, G. H.

"Data Processing Insurance," v. 9, n. 3, May 1962, p. 8. Speech. This article deals with the development of coverage for data processing equipment.

NEVILLE, HAIG G.

"Data Processing Risks," v. 12, n. 2, March 1965, p. 4. A discussion is given of data processing insurance, present adequacy or inadequacy of regular coverage, a scrutiny of data processing insurance as an alternative, and comparative coverages of various areas of risk.

RYAN, JOHN D.

"Electric Data Processing," v. 13, n. 5, September 1966, p. 8. Speech. Insurance management problems are discussed for firms relying specifically on electronic data processing.

SUBJECT INDEX

Risk Management

Deductibles

ALLEN, TOM C.

With Richard M. Duvall. "An Approach to the Selection of the Optimum Deductible by the Firm," v. 17, n. 5, May 1970, p. 15. Loss estimation, computation of maximum loss associated with a given deductible, incremental costs, financial constraints, and other considerations such as liquidity needs or risk aversion attitudes are considered.

CRISTY, JAMES

"Deductible Insurance," v. 6, n. 6, November 1959, p. 6. The author discusses the place of deductible insurance in corporate risk management. Risk retention and non-insurance are essential parts of risk management as well as risk transfer.

SELF, ROBERT W.

"Deductibles—Their Practical Use," v. 10, n. 6, November 1963, p. 8. Speech. This article is a consideration of the self-assumption of risk by the use of deductibles, non-insurance, and other methods.

SMITH, BRADFORD, JR.

"Deductibles and All-Risk Physical Damage Insurance," v. 6, n. 1, January 1959, p. 6. The author discusses the evolution and advantages of those new forms and remarks on the obstinacy of the rate regulation offices in trying to discourage these forms of insurance.

SPENCER, JOHN C.

"Liability Insurance—Excess and Deductibles," v. 10, n. 3, May 1963, p. 14. Speech. The difference between excess and deductible insurance is described; a discussion of exposures and the need for different types of coverage is given.

THIELE, CHARLES H.

"Theory of Small Deductibles," v. 12, n. 3, May 1965, p. 6. The author defines deductibles and discusses the reasons for their use. Different types are described and analyzed.

SUBJECT INDEX

Risk Management

Directors and Officers' Coverage

HATZEL, RICHARD F.

"Directors and Officers' Liability Insurance," v. 12, n. 1, January 1965, p. 4. Speech. A historical background and the significance of the various state indemnification statutes are covered.

WILSON, FRAZIER S.

"The Occupational Hazard of Corporate Directors and Officers," v. 11, n. 3, May 1964, p. 6. Speech. An explanation of and the need for directors and officers' liability insurance are reviewed. The duties of the insurance officer to other corporate officers are discussed.

SUBJECT INDEX

Risk Management

Future Trends

BRANDER, IRA S.

"The Broker Looks at the Future Needs of the Corporate Insurance Buyer," v. 11, n. 1, January 1964, p. 6. Speech. Some of the future needs are: broader coverages, more competitive markets, the use of foreign non-admitted insurance, and the improvement of regulations.

HUSTON, KENNETH R.

"An Insurance Buyer's View of the Future," v. 15, n. 1, January 1968, p. 4. Speech. The author explains how and why the insurance manager should be able to recognize and identify areas of difficulty and arrive at appropriate solutions.

SUBJECT INDEX

Risk Management

General

ALLEN, TOM C.

With Richard M. Duvall. "An Overview of the Risk Management Function," v. 17, n. 8, October 1970, p. 13. The future of the risk manager and the benefit of his services will depend on how well he assimilates all aspects of the corporation's operations and objectives in his analysis plus his willingness to adopt new methods for more quantitative analysis.

"A Panorama of the Risk Management Process," v. 16, n. 6, November-December 1969, p. 18. A discussion is presented of manageable risk, the five phase program, the flow chart approach, risk measurement classifications, liability exposures, the exposure unit system, and abatement, retention, and transfer. Other points of interest touched upon include reserve funds, hold harmless agreements, and the combining of methods of treatment.

ALTSTAETTER, EDWARD W.

"Total Programming Concept of Risk Management," v. 8, n. 6, November 1961, p. 8. Speech. Presented is a discussion of insurance and risk from the consumer's point of view. The consumer is concerned with all classes of risks and that insurance protects him from the effects of pure risks alone.

AUSTIN, C. HENRY

"Risk Administration," v. 6, n. 6, November 1959, p. 12. This article discusses insurance versus self-insurance as to proper protection, the distinction between physical damage losses and third party losses, the insurance rate structure, and the perils of self-insurance. Speech.

"The Integrated Insurance Department," v. 5, n. 5, September 1958, p. 8. Speech. It is believed that the most economical approach to insurance is to place responsibility in a central insurance office and handle it on an integrated basis. Self-insurance guides for the risk manager are provided.

"The Insurance Manager's Job," v. 3, n. 6, November 1956, p. 20. Speech. The importance of the risk manager's job as a specialized field is stressed. An analysis of the responsibilities is presented.

BARLOW, DOUGLAS

"Risk Management and Insurance Operations," v. 17, n. 10, December 1970, p. 21. Speech. Some aspects of the risk manager's job are discussed. The ideal minimum cost for risk insurance within company and government restraints is set forth. There is mention of problems to be solved to keep the insurance business healthy.

BASS, R. S.

"Insurance as Respects Its Importance to Credit," v. 1, n. 3, September 1954, p. 18. The author reviews principles which must be applied by the credit man in evaluating the insurance program of a business in terms of replacement of the entire physical structure plus earnings in the event of a casualty.

BENJAMIN, A. L.

"The Risk Manager in Management," v. 9, n. 2, March 1962, p. 16. Speech. An important part of the management team is the risk manager. Suggestions are made on methods of achieving an efficient insurance department.

SUBJECT INDEX

Risk Management

General

BERRY, DONALD W.

"The Buyer, the Producer, and the Insurer," v. 14, n. 1, January 1967, p. 4. The respective roles of each in the insurance triangle are analyzed. The "producer" today approaches the responsibilities of a risk manager. The "insurer" must find the usefulness of packaged policies. The modern "buyer" is also a sophisticated risk manager.

BLANCHARD, RALPH H.

"Risk as a Special Subject of Study," v. 6, n. 5, September 1959, p. 12. This article is concerned with the problem and cost of incidental risks in the firm and with the need for a risk specialist to manage them. A history of the recognition of risk management as a separate field is covered.

"Risk Management," v. 2, n. 1, March 1955, p. 21. The author discusses phases of risk management in the past and tells of organizations for risk managers. A good discussion on principles of risk management follows.

BOBBITT, H. RANDOLPH, JR.

"Risk Management—A Problem of Evolution or Semantics," v. 11, n. 2, March 1964, p. 16. Once the job becomes responsible and well recognized, semantic arguments as to insurance management versus risk management will disappear.

BRIGHTMAN, WILLIAM T., JR.

"The Development of a Sound Insurance Programme," v. 7, n. 5, September 1960, p. 12. Speech. This article reviews the general purposes and duties of risk management; methods used to achieve those goals are covered.

BURKE, PETER A.

"The Corporate Insurance Manager—His Vital Role in Today's National Economy," v. 2, n. 1, March 1955, p. 14. The author discusses the role of the present day insurance buyer. A history of the National Insurance Buyers Association, Inc., is provided, as well as coverage of the functions of the NIBA and its magazine, *The National Insurance Buyer*.

CHAPMAN, ROBERT B.

"Let Your Talents Shine," v. 18, n. 5, May 1971, p. 14. How a risk manager can improve relations with top management in order to keep management informed and communication lines open is discussed.

CLEM, W. HOWARD

"Reducing Insurance Costs," v. 5, n. 6, November 1958, p. 8. Speech. Presented are the many varied responsibilities of the risk manager. Tax considerations, accident prevention, fire prevention, workmen's compensation are areas discussed for cost reduction.

COOKE, BEN D.

"Will Today's Insurance Cover Tomorrow's Loss?," v. 4, n. 5, September 1957, p. 10. Speech. This article discusses whether or not firms are adequately covered by insurance at present standards and concludes they are not.

CRIDDLE, A. HAWTHORNE

"Risk Management Education," v. 14, n. 3, May 1967, p. 16. The author gives a summary of the history of insurance education and explains its value in modern risk management.

SUBJECT INDEX

Risk Management

General

CRISTY, JAMES

"Whither the Risk Manager," v. 15, n. 1, January 1968, p. 6. The job of risk manager is only as important as you make it. Face the facts of your job in your company. Work to excel on your present job. Behave like a professional. Take on civic and political responsibility.

"Selling Insurance to Risk Managers," v. 13, n. 5, September 1966, p. 6. A discussion is given on the relationship of risk managers to insurance producers; the new era of risk management as opposed to mere insurance management has begun.

"Education and Risk Management—The Buyer," v. 10, n. 3, May 1963, p. 22. Speech. As seen by the risk manager, this is a discussion of the importance of educating management on the value of appropriating a separate office for a risk manager.

DRAKE, RUSSELL A., JR.

"Independent Evaluation of the Risk Management Function," v. 17, n. 2, February 1970, p. 8. The author discusses the benefits of an outside audit of a company's risk management department. He includes the need for evaluation, the selection of an auditor, the preparation of the report, and the standards for evaluation.

GALLAGHER, RUSSELL B.

"A Manager Is More than an Insurance Buyer," v. 3, n. 1, January 1956, p. 3. Speech. The functions of an insurance manager are detailed. The author advocates assimilating many functions of an insurance broker into the job of the insurance manager.

HANSON, DOROTHY

"I Buy Insurance for Fibreboard Products," v. 2, n. 2, June 1955, p. 17. This article explains what the duties of an insurance department are for a large corporation. Dorothy Hanson uses her own job as an example to reinforce this definition of risk management.

HARLAN, WILLIAM E.

"Accident Costs," v. 13, n. 1, January 1966, p. 10. Speech. There is a definition of "those responsible" and "accident costs." Presented are arguments on why it is important to keep those responsible informed of their duties for those costs.

HEINRICH, G. T.

"The ABC's of Corporate Insurance Management," v. 3, n. 6, November 1956, p. 7. The duties of an insurance manager are outlined. Methods of risk treatment are discussed generally.

HILLIS, FRED L.

"Corporate Risk Management," v. 7, n. 2, March 1960, p. 12. Speech. The author remarks on education and risk management. The article is informative to the professional insurance buyer and is evidence of the vast educational program sponsored by the ASIM. Risk evaluation, protection, and planning and control are subjects covered.

HOFFERTH, WALLACE B.

"A Risk Management Tool: The Comprehensive Insurance Audit," v. 17, n. 6, June-July 1970, p. 11. The author tells of a comprehensive audit held at his company and gives his opinion of its value for use in his job as company insurance manager.

HOFFMAN, NORMAN

"Flexibility: The Key to Insuring Conglomerates," v. 17, n. 3, March 1970, p. 18. This article deals with an insurance department manager's adventures during his department's first year of operations, particularly regarding insurance problems faced by large conglomerates.

SUBJECT INDEX

Risk Management

General

HOLLOWAY, CARL E.

"Off-the-Rack or Custom-Made," v. 7, n. 3, May 1960, p. 12. Speech. What is the solution—write ocean or inland marine insurance off-the-rack or custom-make it to fit the customer? Problems and examples are discussed. The author believes that more custom-made insurance will be produced in the future.

JACKSON, M. GLEN

"The Risk Manager as an Administrator," v. 15, n. 1, January 1968, p. 8. Speech. This article is a look at the risk manager as he manages and conducts the affairs of his company relating to managing the risk of financial loss.

"Risk Management . . . A Two-Way Street," v. 11, n. 1, January 1964, p. 3. Speech. The author explains why there is confusion over the definition of risk manager and points out the necessity of educating both management and the risk manager.

LANGDON, PAUL R.

"Approaching . . . The Corporate Risk Manager," v. 8, n. 6, November 1961, p. 10. Speech. Insurance and risk from the consumer's point of view are discussed. Advice is given to the insurance agent as to how he should approach the risk manager.

LEVERETT, E. J., JR.

"Risk Manager—Necessary or Evil," v. 15, n. 6, November 1968, p. 6. The author takes a look at some of the reasons for the risk management concept, the functions, and the necessary qualifications of an ideal risk manager.

MCCAHILL, FRANCIS X.

"What Does the Corporate Risk Manager Expect of Insurance Agents?," v. 14, n. 1, January 1967, p. 8. The function of the risk manager, his philosophy, and his problems are detailed. A discussion is presented in order to enlighten insurance agents. Speech.

MEHR, ROBERT I.

"Education and Risk Management—The Critic," v. 10, n. 3, May 1963, p. 28. Speech. The challenges to be met today include those of educating yourself to be a good risk manager, educating management that there is a need for professional risk management, and convincing them that you are the right man for the job. This should be read in context with "Education and Risk Management—The Buyer, the Seller, the Teacher." All are in the same issue.

MELONE, JOSEPH J.

With Charles M. Crumbaker and Edmund L. Zalinski. "The Risk Manager," v. 12, n. 6, November 1965, p. 14. Speech. This article explores the part the risk manager performs in the planning and administering of employee benefit programs.

MONAGHAN, BERNARD A.

"Risk Management—From the Executive Viewpoint," v. 10, n. 3, May 1963, p. 20. Speech. The responsibilities of executives in risk management are outlined with specific reference to Vulcan Materials Company management.

MURPHY, T. V.

"Quo Vadis, Mr. Insurance Manager," v. 4, n. 1, January 1957, p. 5. Speech. The plight of the insurance manager and some of his problems are generally discussed in a sympathetic but brief article.

PARRETT, JOE T.

"Corporate Insurance Management—Today and Tomorrow," v. 4, n. 3, May 1957, p. 6. This is a general discussion of the duties of an insurance manager and of the changes occurring in the field.

With Edwin T. Berquist, James Cristy, and Casimir Z. Greenley. "What ASIM Members Say about Pinpointing the Responsibility for Risk Management," v. 3, n. 1, January 1956, p. 10. Speeches. Various individual viewpoints are presented on the subject of company risk management policy.

SUBJECT INDEX

Risk Management

General

REAVIS, MARSHALL W., III

"The Current Role Risk Managers Play," v. 18, n. 7, August-September 1971, p. 6. The author analyzes the current status of the risk manager; he bases his article on a survey of the Chicago chapter of ASIM.

RUBEY, T. H.

"The Corporate Insurance Buyer," v. 13, n. 1, January 1966, p. 12. The author explores the buyer's viewpoint in connection with the purchasing of corporate insurance. Insurance company services and inspection procedures are discussed.

"How to Influence Top Management," v. 10, n. 1, January 1963, p. 14. The article deals with the problem of communicating the importance of insurance to top management.

SCHLICK, JOHN P.

"The Important Role of the Insurance Manager," v. 9, n. 2, March 1962, p. 10. Speech. This article is an evaluation by a financial vice-president which concerns the problem of getting management to respect insurance managers.

SEVERIN, RAYMOND A.

"Techniques in Insurance Cost Reduction," v. 6, n. 4, July 1959, p. 14. Speech. This is an outline of a speech on cost reduction; subjects covered include why cost reduction is important, definitions of costs, techniques and approaches, and cost considerations in financially hard times.

SMITH, HERBERT E.

"Tips for the Part-Time Buyer—From a Buyer," v. 7, n. 1, January 1960, p. 4. The author defines the part-time buyer and discusses his problems. He explains the role of the broker, the underwriter, the insurance consultant, and the role of the company; in addition, he points out the importance of research material.

SMITH, RALPH

"Tips for the Part-Time Buyer—From a Company Underwriter," v. 7, n. 1, January 1960, p. 8. A few areas of interest that an underwriter would know about as opposed to a broker are discussed.

SNIDER, H. WAYNE

"Risk Management—Where Do We Go from Here?," v. 18, n. 7, August-September 1971, p. 14. The author predicts that by the 1980's major companies will have a vice president for risk management.

"Risk Management Development," v. 16, n. 6, November-December 1969, p. 38. The article gives a description of the functions of a risk manager. It mentions there is a shortage of qualified personnel and gives some corrective suggestions. The article also mentions how the risk manager selects his insurer and broker.

"Risk Management—A Profession," v. 3, n. 2, July 1956, p. 32. Snider contends that if risk management is to become a profession, the leaders of the field must continue to improve the training, prestige, and benefits of this occupation.

SOUBRY, KENNETH W. S.

"The Insurance Buyer in a Seller's Market," v. 16, n. 6, November-December 1969, p. 30. A seller's market is occurring in the insurance industry because the capacity of the world market and the domestic market is shrinking. The insurer should have first-hand knowledge of the insured's operations. The author gives guides to follow for both the insurer and the insured in insurance buying.

SUBJECT INDEX

Risk Management

General

STAUFFACHER, CHARLES B.

"The Value of an Insurance Department to a Corporation," v. 4, n. 2, March 1957, p. 16. This article discusses the relationship of the management task of the corporate insurance department to other corporate staff heads.

STEWART, SIDNEY A., JR.

"What Can the Insurance Industry and the Risk Manager Do for Each Other," v. 12, n. 6, November 1965, p. 10. Speech. This article describes how the risk manager and the insurance industry cooperate to achieve the broadest possible insurance for the lowest possible cost.

STOREY, ROLLYN L.

"Risk Management: From a Buyer's Viewpoint," v. 14, n. 5, September 1967, p. 8. This article covers business functions common to most organizations and how these functions relate to identifying and dealing with risk through people.

STRICKLER, LESTER B.

"Funded Self-Insurance for State Buildings and Contents," v. 17, n. 3, March 1970, p. 6. An analysis of state self-insurance programs for insuring state buildings and their contents against the risk of physical loss is presented.

SUTER, BRUCE H.

"Professionalism in Insurance Management," v. 9, n. 1, January 1962, p. 8. Speech. Risk Management is necessary in order to receive the most economic and effective protection possible and thereby remain competitive in the industry. The author discusses how to formulate the program.

THIELE, CHARLES B.

"Insurance Responsibilities of the Retail Store Insurance Administrator," v. 2, n. 2, June 1955, p. 3. The author discusses the responsibility of the risk manager in accounts receivable, autos, crime, fire and extended coverage, workmen's compensation, public liabilities, and property damage. Speech reprint.

THOMSEN, C. J.

"The Corporate Insurance Manager as Viewed by an Executive," v. 11, n. 1, January 1964, p. 4. Speech. The article discusses how a top executive who is untrained in risk and insurance handling might appraise the worth and performance of his risk manager.

WATTS, GRAHAM

"Liability Insurance—New Exposures and Problems," v. 10, n. 3, May 1963, p. 18. Speech. This is a general discussion of the problems involved in risk bearing and an appraisal of the validity of current procedures for handling risk.

WEGHORN, JOHN C.

"The Business Continuity Concept," v. 9, n. 2, March 1962, p. 6. Speech. This speech covers various reasons why firms should carry business interruption insurance and discusses the consequences for failing to insure this risk.

AUTHOR UNKNOWN

"The Growing Importance of the Risk Manager," v. 16, n. 2, March-April 1969, p. 11. This article is a discussion of the results of a study on the importance of the risk manager.

AUTHOR UNKNOWN

"The Buyers Become Articulate," v. 4, n. 3, May 1957, p. 14. This article is a short discussion of the emerging power of the insurance buyer reprinted from "The Western Underwriter," December 1951.

AUTHOR UNKNOWN

"Come West, Young Man," v. 3, n. 2, March 1956, p. 3. This article describes the rapid industrial growth of the western United States and the rising need for insurance managers in that area.

SUBJECT INDEX

Risk Management

Insurance Broker

DAYTON, W. DANIEL

"Service for the Commercial Client," v. 8, n. 6, November 1961, p. 12. A discussion of risk and insurance from the consumer's point of view is given, particularly emphasizing how to approach the commercial client.

FOUCHE, GEORGE

"What Does the Buyer Expect of His Broker?," v. 1, n. 3, September 1954, p. 23. The author discusses the relationship of the part-time buyer with his broker concerning how to get a sound insurance policy for the firm.

GALLAGHER, RUSSELL B.

"Room for Initiative," v. 1, n. 2, June 1954, p. 17. The author briefly discusses the responsibilities of the insurance producer in respect to his customers and emphasizes the value of such efficiency to the insurer himself as a matter of competitive survival.

HANAU, GORDON A.

"The Insurance Producer's Commission System and Its Adverse Affect on Cost and Communications," v. 15, n. 4, July 1968, p. 8. Speech. Hanau relates to what extent the present system of insurance agencies and brokers has deteriorated. He recommends more emphasis on the field of corporate management and proposes other solutions to alter these problems.

HOBERG, ROBERT

"Insurance Programs for Franchise Retailers—The Broker's Role," v. 16, n. 3, June 1969, p. 36. Speech. The role of the insurance broker is described by covering topics such as research, market selection, program development, importance of adequate penetration, market stability, loss control, and systems and procedures.

KLOMAN, FELIX

"Whither the Insurance Broker," v. 17, n. 4, April 1970, p. 17. The insurance broker's job is being put in jeopardy by similar services offered by lawyers, accountants, banks, and others. A solution: brokers must broaden themselves academically so as to provide a real service to business rather than merely acting as a middleman.

LASATER, EMERSON

"Busy Today, Mr. Insurance Broker?," v. 2, n. 3, September 1955, p. 10. The author discusses the duties of the insurance manager, covering subjects from the qualities needed in a buyer to the qualities necessary in a broker to the standards by which one should judge one's insurance.

ROLLEY, ELIAS W.

"Company Representatives Should Know Buyer's Risks and Be Prepared to Offer Proper Coverages," v. 1, n. 1, March-April 1954, p. 17. The author discusses the evolution of the insurance or risk manager and various current trends in the insurance industry. The obstinacy of insurance commissioners and obsolete rules are topics mentioned.

ROSS, GEORGE K.

"Tips for a Part-Time Buyer—From a General Agent," v. 7, n. 1, January 1960, p. 6. How to choose an insurance broker, with emphasis on the reputation and skill of the broker, is discussed.

SUBJECT INDEX

Risk Management

Legislative Effects

GROVES, CHARLES H.

"The Legislative Duties of the Corporate Risk Manager," v. 14, n. 5, September 1967, p. 6. Speech. An extensive discussion of legislation affecting insurance and its effect on corporate risk management is presented.

ROGERS, GEORGE E.

"Legislative Activities of the American Society of Insurance Management, Inc.," v. 10, n. 1, January 1963, p. 10. Speech. Rogers defines what the ASIM offers its members in benefits and programs. He also stresses the importance of interest in insurance legislation and explains ASIM's accomplishments in this area.

SUBJECT INDEX

Risk Management

Mergers and Acquisitions

BECKMAN, J. STEPHEN

With H. E. Rathbun. "Mergers and Acquisitions," v. 16, n. 1, January-February 1969, p. 48. A discussion of the rise in the number of mergers, the motives behind mergers, and the hidden problems after acquisitions is presented.

DEGNON, JOHN M.

With John R. Taylor and W. R. White. "Mergers and Acquisitions," v. 16, n. 2, March-April 1969, p. 40. The author discusses the role of the mergee with reference to the Garrett Corporation along with the insurance carrier and problems encountered in wrapping up the deal.

TODD, JERRY D.

"Risk Management in Municipal Government," v. 16, n. 6, November-December 1969, p. 9. Delegating procedural responsibility, obstacles to centralizing, educating employees, limit variance on policies, insurance placement methods, use of local agent's associations, exclusion of direct writers, deductibles, small claims, and the burden on taxpayers are some of the points stressed in this article.

SUBJECT INDEX

Risk Management

Retention and Self-Insurance

BICKELHAUPT, DAVID L.

"Self-Retention of Risk," v. 13, n. 5, September 1966, p. 3. The timing and proper use of risk management is emphasized. The author gives an extensive discussion of risk retained by the business itself (instead of avoided, eliminated, or transferred).

BORKOW, A. E.

"Is Self-Insurance for Workmen's Compensation the Most Economical Method," v. 8, n. 6, November 1961, p. 33. The author recommends that businesses review their self-insurance costs to get the best deal for their money.

HAKER, JOHN M.

"Spread Loss for Self-Insurance," v. 17, n. 2, February 1970, p. 14. An insurance man tells of the benefits of self-insurance when used appropriately. The spread loss concept may be utilized as well by the large industrial firm as it is by insurance companies.

MACAULAY, ARTHUR

"Self-Insurance," v. 2, n. 2, June 1955, p. 6. Speech reprint. A general discussion of self-insurance covers why one should self-insure, when to do so, which risks should be retained, and how to establish the program.

McRELL, ROBERT J.

"Advantages of a Self-Insurance Program," v. 17, n. 8, October 1970, p. 23. This is a basic explanation of self-insurance and a guide to help determine the optimum deductible for a corporation's insurance program.

ROGERS, GEORGE E.

"Non-Insurance . . .," v. 7, n. 6, November 1960, p. 4. Speech. The author examines the advantages and disadvantages of non-insurance.

THIELE, CHARLES H.

"Assumption of Risk versus Insurance," v. 9, n. 3, May 1962, p. 10. Speech. The function of risk manager is described. He should know when to use insurance and when to assume risk. The proposition is that risk should only be assumed if insurance cannot be used.

AUTHOR UNKNOWN

"Going It Alone with Self-Insurance," v. 10, n. 5, September 1963, p. 3. The author presents an interesting general discussion of the pros and cons of self-insurance.

SUBJECT INDEX

Risk Management

Techniques

BARLOW, DOUGLAS

"Risk Management—Function and Policy," v. 9, n. 5, September 1962, p. 6. Speech. A discussion of risk costs and loss prevention is presented. Premium costs, losses, insurance indemnities, recoveries from third parties, and administrative expenses are also discussed.

CRIDDLE, A, HAWTHORNE

"A Theory of Risk Discovery," v. 6, n. 1, January 1959, p. 8. Speech. The author deals with the prediction of risk, the analysis of risk, and the validity testing of risk.

DRAKE, RUSSELL A., JR.

"Independent Service Companies," v. 17, n. 3, March 1970, p. 28. The service to industry of independent service companies could be unlimited since they offer an invaluable inspection service to both the insured and the insurer.

"A Standard Form for Bid Evaluation," v. 16, n. 3, June 1969, p. 39. A form is set forth as a suggested good form for use by risk managers, and the advantages of it are discussed. A contact office for account servicing is helpful, and inspection and engineering services are discussed. An appended chart is of particular interest.

FELSENTHAL, DAVID S.

"Appraisals—A Tool for Management," v. 11, n. 4, July 1964, p. 4. Speech. An extensive discussion of the uses and mechanics of appraisals is presented.

HOLLINGSWORTH, WILLIAM H.

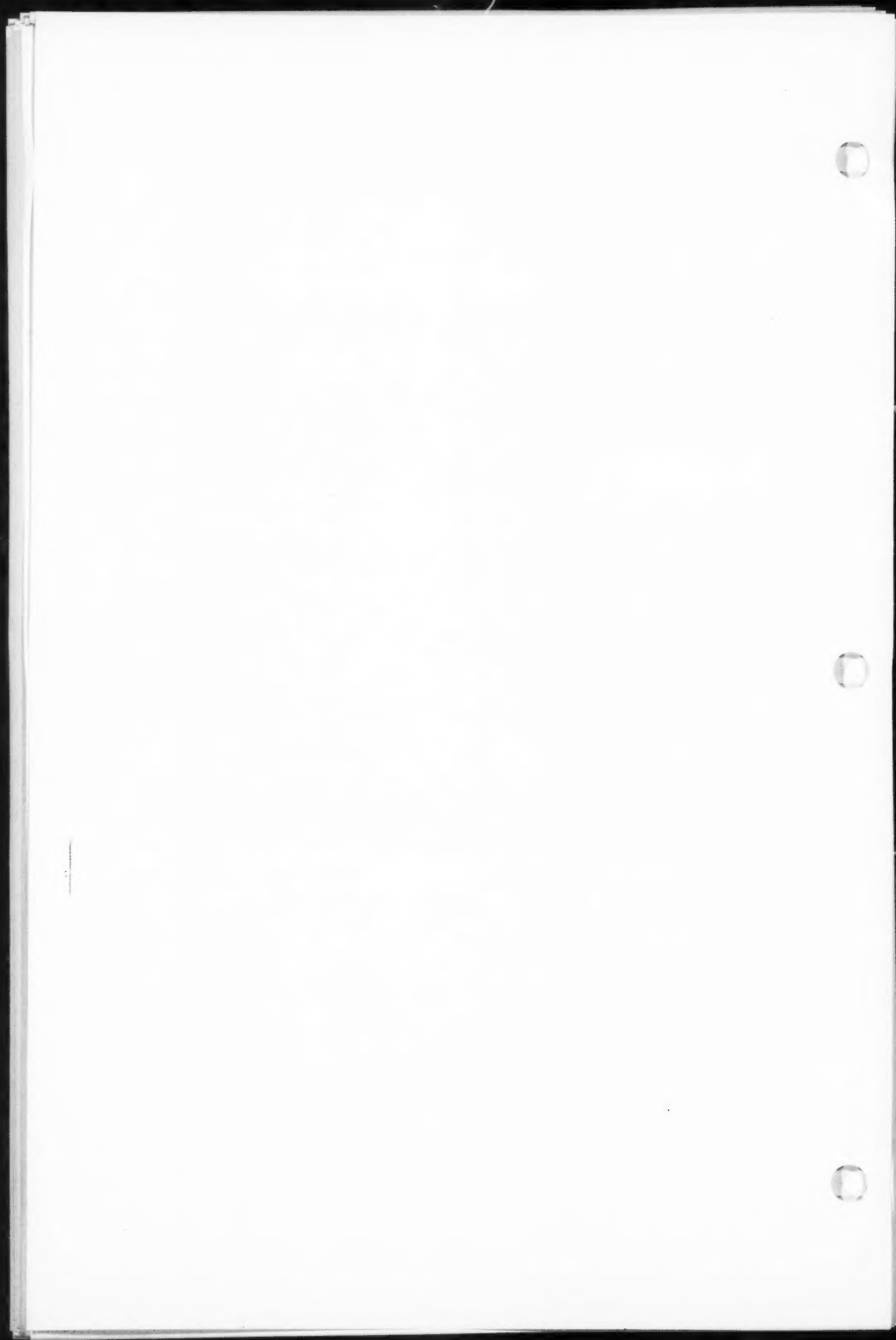
"Protection of Company Secrets," v. 14, n. 3, May 1967, p. 12. Speech. The article deals with the difficulties in protecting company secrets; some suggestions are given towards this end, and examples are cited.

STRAIN, ROBERT W.

"Suggested Methods of Managing Business Risks," v. 3, n. 5, September 1956, p. 10. The author separates risks into those of property, production and distribution. A discussion of alternative methods of handling these risks follows.

WALKER, ROBERT C.

"Making Your Insurance Dollar and Agent Work for You," v. 4, n. 2, March 1957, p. 8. A company executive discusses some facets of insurance management. Some technical facilities available to the risk manager through an agent are covered as well as the responsibilities of the insurance manager and his part in the loss adjustment procedure.



SUBJECT INDEX

Risk Management

Theoretical Approaches

ALLEN, TOM C.

With Richard M. Duvall. "Capital Budgeting, Risk, and the Decision Format for Selecting an Optimum Deductible Level," v. 17, n. 7, August-September 1970, p. 15. A discussion is presented of capital budgeting as it might be applied to selecting an optimum deductible level for insurance with the use of a risk probability factor.

With Richard M. Duvall. "The Treatment of Manageable Risk," v. 17, n. 3, March 1970, p. 22. Theoretical techniques of treating Class I risks are covered with an illustration. Class II risks, the firm's risk attitude, and its index are several of the other topics discussed.

With Richard M. Duvall. "The Measurement and Classification of Risk," v. 17, n. 2, February 1970, p. 18. The authors discuss techniques used to achieve the "least cost" method of risk treatment. The risk manager must be able to measure and classify within reason all risks to the firm. He must determine some maximum limit of risk that management is willing to treat.

CONNER, GEORGE A.

"Yardstick of Dishonesty Exposure," v. 3, n. 6, November 1956, p. 14. This article deals with some ideas on how to decide how much fidelity insurance is needed. Speech.

CRISTY, JAMES

"Quantified Methodology Is the Key to Risk Management's Value," v. 17, n. 5, May 1970, p. 25. The role of the risk manager is constantly growing in importance. To be effective, though, he is going to have to become more quantitative in his analysis—intuition is good but management must have answers in terms of dollars lost or gained.



N
C
X

X



